



REPORT
ON
FAMILY LIVING SURVEY
AMONG INDUSTRIAL WORKERS
1958-59

MADURAI

LABOUR BUREAU
MINISTRY OF LABOUR, EMPLOYMENT AND
REHABILITATION
(DEPARTMENT OF LABOUR AND EMPLOYMENT)
GOVERNMENT OF INDIA

PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This Report relates to the Enquiries conducted in Madurai centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of

two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this Report devolved on S/Shri Baldev Prasad and Satnam Dass, Research Officers, assisted by S/Shri A. R. Nag and H.K. Gogna, Investigators Grade I, under the guidance and supervision of Shri L. R. Varma, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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PART I
(FAMILY BUDGET)

CHAPTER 1

SCOPE AND METHOD OF THE SURVEY

1.1 *Family living study*

Family living studies aim at the collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget surveys, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the

following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954*.

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;
- (v) Employment situation;
- (vi) Aggregate consumption and savings;
- (vii) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter-alia* in Madurai, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2 *Description of the survey*

The present survey in Madurai was part of an integrated scheme of family living surveys among industrial workers at 50† important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Madurai centre presented in this Report.

*Report on International Definition and Measurement of Standards and Levels of Living, U. N., 1954.

†The list of 50 centres is given in Appendix I.

1.21 *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of Reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were also the responsibilities of the Labour Bureau.

1.22 *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economical considerations as consisting of persons:

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tour or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951, as the case may be. The survey in Madurai, which was a factory centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

1.23 *Delimitation of area*

The geographical area to be covered in the course of the survey at a centre was decided in consultation with local organisations—both official and non-official, Municipalities or Corporations and other knowledgeable authorities—during a preliminary survey conducted in January–March, 1958. At Madurai centre, the following localities were selected for the purpose of the survey:

- (i) Wards Nos. 1, 2, 3, 6, 7, 8, 9, 10, 11, 24, 29, 30, 31 and 32 in the municipal limits of Madurai, and
- (ii) Three localities outside the town, viz., Palanganatham of Madakulam village, Harveypalli and Meenakshi Mill Colony.

1.24 *Design of survey*

Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of a preliminary survey conducted in January–March, 1958, it was decided to adopt tenement sampling at Madurai centre.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work-load manageable by an Investigator, and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Madurai determined and finally covered was 360 families for Schedule 'A' and 120 families for Schedule 'B'.

The two samples drawn for Schedules 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled family would have caused fatigue both to the Investigator and informant. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage the area covered by the sampling frame was divided into artificial blocks of about 150 to 200 households each. Clusters of 3 blocks each were formed in such a way that the blocks within a cluster belonged to different wards and the number of workers residing in each cluster was roughly equal. The clusters were arranged in decreasing order of number of workers and 3 independent samples of 12 clusters each were selected systematically with probability proportional to the number of workers in clusters. Each of the 12 clusters sampled for an Investigator was assigned to a particular month of enquiry by a random start. The second stage unit for selection was a working class family. Each month, the Investigator listed all the families in the cluster allotted to that month by house to house visit and classified them as working class families and others. While listing, information was also collected on the family size, the expenditure class to which it belonged and the State of origin of the head of the family. The two expenditure classes were those with expenditure less than Rs. 60 p.m. and others. This information was used to arrange the working class families in the cluster first by family size (single-member families and others) and within these classes by expenditure class and within these by the State of origin. Those belonging to the State of origin of the majority of families in the cluster were put in one class and the rest formed the other class. A simple systematic sample of 20 working class families was drawn from this arranged list. Every fourth family in this sample was contacted for filling Schedule 'B' and the remaining three for Schedule 'A'.

1.25 Period of survey

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Madurai Centre was August, 1958 to July, 1959.

1.26 *Method of survey*

The Interview Method was followed for the collection of data as a large portion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

1.27 *Difficulties in the collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. Because of the lengthy questionnaires, however, the sampled workers sometimes felt impatient while answering questions. It took three to four hours to complete Schedule 'A'. The detailed itemised break-down of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusement, transport and communication, subscription, personal effects, taxes and interest, was quite irksome to the workers.

CHAPTER 2

ECONOMIC BACKGROUND OF THE CENTRE

2.1 *Introductory*

Next to Madras, Madurai is the largest city in the State of Madras. It is an important educational centre and headquarters of Madurai district. It provides all amenities of city life. Besides being a famous pilgrim centre en route to Rameswaram and a railway and trade centre, it has always been an important centre for the textile industry. There is a large handloom industry and a number of famous dye-houses. One of the largest spinning mills (The Madurai Mills) is located in this city. The other important spinning mill located in the town is the Harvey Mills. Madurai town is the clearing house for the trade in the districts of Madurai, Ramanathapuram and Tirunelveli. It is next to Madras city in the wholesale trade in commodities other than foodstuffs. The city is situated at a latitude of 9°—10° North and longitude of 78°—79° East. It occupies an area of 23.31 Kilometre.

2.2 *Population*

With a population of 4.25 lakhs, Madurai is the second largest city in Madras State. The population of Madurai has registered a rapid increase especially during the four decades ending 1961. The following table shows the growth of population in Madurai from 1901 onwards :

TABLE 2.1

Year	Population*						Decennial percentage increase
1901	—
1911	26.46
1921	3.55
1931	31.05
1941	31.33
1951	51.28
1961	17.42

*Source : Census of India 1951—Volume III, Madras and Coorg—Part II A. Figures for 1961 have been taken from Census of India 1961—Paper No. 1 of 1962.

2.3 *Working class areas*

The working class population at Madurai was reported to be concentrated in the following areas :

1. Sellur,
2. Simmekkal,
3. Maninagaram,
4. Pututhope,
5. Aarapalyam,
6. Pomagaram,
7. Railway colony,
8. Keerai Thurair,
9. Krishnapuram,
10. Andalpuram,
11. Pabanaganathar,
12. Meenaksbi Mill colony, and
13. Harvey Patti.

2.4 *Working class markets*

Tilak Square market was predominantly patronised by the working class population and this market along with two co-operative stores have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Madurai Centre.

2.5 *General characteristics of working class population—survey results*

2.51 *Industries*

According to the survey the estimated number of working class families (as defined for the purpose of the survey) in Madurai was about 9 thousand. The estimated number of employees in these families was about 13 thousand. A distribution of these employees by industries and in each industry by sex and adults/children is given in table 2.2. In column 7, average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2-2

Distribution of employees (including apprentices) by industries and other details

Industry	Percentage distribution of employees by sex and adults/ children				Total number of em- plo- yees (esti- mated)	Average Number monthly of income per em- plo- yee from paid em- ploy- ment (Rs.)	Number of employees (unesti- mated)*
	Men	Women	Child- ren	Total			
1	2	3	4	5	6	7	8
Cotton spinning and weaving in mills ..	81.09	18.91	..	100.00	9,938	79.05	360
Transport equipment	100.00	..	..	100.00	441	100.86	25
Rest	67.33	26.71	5.66	100.00	2,741	23.13	106
All	78.85	19.90	1.25	100.00	13,120	68.10	491
Number of employees (unestimated)* ..	405	77	9	491	..	..	..

A majority of workers (about 76 per cent.) was employed in the cotton spinning and weaving industry. Women employees constituted about 20 per cent. of the total. The proportion of children (upto the age of 14 years) was negligible.

The average monthly income per employee from paid employment was Rs 68.10, the highest (Rs. 100.86) being in the transport equipment industry.

*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expression will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as estimated figures.

2.52 Occupation

Table 2.3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.3
Percentage distribution of employees (including apprentices) by occupation and other details

Occupation	Percentage distribution of employees by adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Blow room workers and carders ..	91.62	8.38	..	100.00	574	72.74	23
Spinners, piecers and winders	89.21	10.79	..	100.00	3,745	74.94	126
Drawers and weavers	92.06	6.27	1.67	100.00	916	56.35	39
Spinners, weavers, knitters, dyers and related workers—rest	66.45	33.55	..	100.00	4,146	78.37	142
Tool makers, machinists, plumbers, welders, platers and related workers	100.00	..	..	100.00	680	97.12	32
Rest	71.94	23.22	4.84	100.00	3,059	42.00	119
All occupations ..	78.85	19.90	1.25	100.00	13,120	68.10	491
Number of employees (unestimated) ..	405	77	9	491	..	..	..

A majority (about 72 per cent.) of the employees was employed in textile occupations, e.g., spinners, piecers, winders, drawers, weavers, knitters, dyers, carders and related workers.

In case of drawers and weavers and the workers classified under 'rest', the average monthly income from paid employment was less than the overall average income for all occupations.

2.53 *Nature of employment and type of settlement*

Table 2.4 gives the percentage distribution of employees by number of days worked during the month, classified by (a) regular and casual employment, and (b) settled or not-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked

Number of days worked during the month	Nature of employment			Type of settlement		Number of employees (unestimated)
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0	4.34	9.04	5.47	5.14	8.17	30
1—7	0.81	11.26	3.32	2.73	8.14	14
8—15	8.30	28.65	13.19	13.43	11.20	58
16—19	13.41	4.26	11.21	11.77	6.60	51
20—23	34.93	20.70	32.96	32.54	36.37	152
24—27	38.06	17.84	33.19	33.65	29.52	183
28—31	0.15	2.25	0.66	0.74	..	3
Total	100.00	100.00	100.00	100.00	100.00	491
Percentage to total	75.97	24.03	100.00	89.19	10.81	..
Number of employees (unestimated)	381	110	491	427	64	..

Most of the employees (about 76 per cent.) were regular. About 24 per cent. were casual*. About 89 per cent. of the employees were settled at the centre.

2.54 *Family income*

The average monthly income per family of the population surveyed was Rs. 108.48. The estimated percentage distribution of families in different income classes is given in table 2.5.

TABLE 2.5

Percentage distribution of families by monthly family income

Monthly family income class							Percentage of families to total
Less than Rs. 30	..	..	..	..	..	..	1.66
Rs. 30 to less than Rs. 60	..	..	..	..	..	..	10.68
Rs. 60 to less than Rs. 90	..	..	..	..	..	..	24.72
Rs. 90 to less than Rs. 120	..	..	..	..	..	..	32.20
Rs. 120 to less than Rs. 150	..	..	..	..	..	..	15.33
Rs. 150 to less than Rs. 210	..	..	..	..	..	..	11.64
Rs. 210 and above	..	..	..	..	..	..	4.37
Total							100.00

The modal family income class was 'Rs. 90 to less than Rs. 120'. About 12 per cent. of the families had income of less than Rs. 60 per month.

2.55 *Family size*

The average size of the family was 5.20 persons. The estimated distribution of families in the different size groups is given in table 2.6.

*The classification of workers into regular and casual was done on a different basis from the one adopted in the "Occupational Wage Survey" conducted by the Labour Bureau in 1958-59 where the term casual was used in a more restricted sense.

TABLE 2-6

Percentage distribution of families by size

Family size (number of members)								Percentage of families to total
One	..	..	..	..	..	..	..	1·94
Two and three		..	..	..	..	..	..	23·65
Four and five		..	..	..	..	..	..	32·62
Six and seven		..	..	..	..	..	..	27·12
Above seven	..	..	..	..	..	..	..	14·67
Total							..	100·00

CHAPTER 3

FAMILY CHARACTERISTICS

3.1 *Introductory*

Some general details of the working class population in Madura have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families at this centre as revealed by the survey, is presented below.

3.2. *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

Percentage distribution of family members by age, sex and marital status

Sex and marital status	Number of members (unestimated)	Age (Years)							Total	Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Unmarried	483	26.53	45.61	26.26	1.60	..	..	..	100.00	26.60
Married ..	379	0.18	..	35.31	55.67	4.53	2.58	1.73	100.00	20.44
Widowed	19	..	..	4.60	38.19	28.63	20.77	7.81	100.00	1.02
Divorced	..	..	..	..	..	..	..	..	..	..
Separated	1	..	..	..	100.00	..	..	..	100.00	0.08
Sub-total	882	14.74	25.20	29.60	25.49	2.53	1.54	0.90	100.00	48.14

TABLE 3.1—*contd.*

1	2	3	4	5	6	7	8	9	10	11
<i>Women</i>										
Unmarried	429	40.45	50.60	8.72	0.23	..	..	..	100.00	24.43
Married ..	390	..	..	65.73	31.05	1.96	0.62	0.64	100.00	20.98
Widowed	102	..	..	1.70	42.01	22.91	15.94	17.44	100.00	6.02
Divorced	1	..	..	100.00	..	..	..	..	100.00	0.02
Separated	5	..	..	59.58	40.42	..	..	..	100.00	0.41
Sub-total	927	19.05	23.84	31.41	17.87	3.45	2.10	2.28	100.00	51.86
Total ..	1,809	16.98	24.49	30.53	21.54	3.01	1.83	1.62	100.00	100.00
<i>Number of members (unestimated)</i>										
..	..	300	444	570	381	52	29	33	1,809	..

Taking all the family members at the centre, about 48 per cent. were men and about 52 per cent. women. Children of 14 years of age or below constituted about 41 per cent. of the total and persons of 55 years and above about 6 per cent. Of the persons falling in the age-group of 15 to 54, about 51 per cent. were men and 49 per cent. women. In this age-group among men, about 28 per cent. were unmarried, about 70 per cent. married and the rest (about 2 per cent.) were widowers and separated. Among women in the same age-group, about 9 per cent. were unmarried about 79 per cent. married and the rest (about 12 per cent.) were widowed, divorced and separated.

3.3 Religion and size

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2

Percentage distribution of families by religion and size

Size of family	Religion			
	Hinduism	Chris- tianity	Rest	All
1	2	3	4	5
One	1.72	4.64	..	1.94
Two and three	23.33	20.57	44.33	23.65
Four and five	32.57	38.03	15.86	32.62
Six and seven	27.53	22.77	28.40	27.12
Above seven	14.85	13.99	11.41	14.67
Total ..	100.00	100.00	100.00	100.00
Percentage of families to total ..	87.99	9.29	2.72	100.00
Average size of the family ..	5.19	5.31	4.93	5.20
Average number of children per family ..	2.14	2.41	1.74	2.16

3.4 Language and size

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3

Percentage distribution of families by mother-tongue and size

Size of family	Mother-tongue			
	Tamil	Telegu	Rest	All
1	2	3	4	5
One	0.68	5.04	1.47	1.94
Two and three	22.27	25.02	28.90	23.65
Four and five	32.46	29.50	42.70	32.62
Six and seven	28.35	26.67	20.12	27.12
Above seven	16.24	13.77	6.81	14.67
Total ..	100.00	100.00	100.00	100.00
Percentage of families to total ..	63.30	27.26	9.44	100.00
Average size of the family ..	5.35	5.07	4.52	5.20
Average number of children per family ..	2.27	2.07	1.64	2.16

Tamil-speaking families formed about 63 per cent. of the total, Telegu-speaking about 27 per cent. and the remaining families spoke other languages.

3.5 Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

Percentage distribution of family members in various monthly family income classes by age group and levels of literacy

Age-group and educational standard	Monthly family income class (Rs.)								
	* <30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All	
1	2	3	4	5	6	7	8	9	
<i>Age less than 5 years</i>									
Below primary	1.55	1.29	1.41	..	7.79	1.27
No education	100.00	100.00	98.45	99.71	98.59	100.00	92.21	98.73
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>Age 5 years and above</i>									
Illiterate	68.14	47.99	45.72	40.37	40.24	38.43	46.92	42.61
Below primary	15.30	34.11	34.44	36.79	30.65	33.06	34.39	34.11
Primary	16.56	6.55	12.74	12.43	17.87	15.50	6.72	13.01
Middle	10.04	6.74	9.79	11.15	12.74	10.28	9.72
Matriculate	1.31	0.36	0.62	0.09	0.27	1.69	0.55
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Only a negligible percentage of children aged less than 5 years had started receiving education. The percentage of illiterate members seemed to decline in higher income classes, except in the highest income class where the percentage was higher than that in the preceding income class. No such clear cut trend was observed in case of other standards of education.

*The sign '<' in this and subsequent tables denotes 'less than'.

3.6 Distribution of family members by age, sex and activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for, gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for, employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution of all families, of the defined working class population group is given in table 3.5.

TABLE 3.5

Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (unestimated)	Age (Years)							Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Male</i>										
Employer	..	..	1.23	44.00	52.72	1.65	0.23	0.17	100.00	22.04
Employee	409	..	22.32	77.68	..	..	..	..	100.00	0.34
Apprentice	5	..	7.17	24.62	24.65	40.37	..	3.19	100.00	0.34
Self-employed	16	..	..	100.00	..	..	..	..	100.00	0.06
Unpaid family labour	1	..	..	..	..	..	..	..	100.00	2.14
Unemployed	39	..	4.02	88.68	7.30	..	..	..	100.00	22.72
Not in labour force	412	31.23	51.23	9.34	1.27	2.27	3.03	1.63	100.00	48.14
Sub-total..	882	14.74	25.20	29.60	25.49	2.53	1.54	0.90	100.00	

TABLE 3.5—*contd.*

1	2	3	4	5	6	7	8	9	10	11
<i>Female</i>										
Employer	..	..	..	..	..	..	..	..	..	..
Employee	77	..	..	32.80	59.83	4.94	..	2.43	100.00	5.57
Apprentice	..	..	..	..	..	..	..	..	..	..
Self-employed	20	..	..	39.37	54.03	..	6.60	..	100.00	0.9
Unpaid family labour	..	..	..	..	..	..	..	..	..	..
Unemployed	..	..	..	..	..	..	..	..	..	..
Not in labour force	830	21.77	27.24	31.07	12.00	3.34	2.27	2.31	100.00	45.38
Sub-total	927	19.05	23.84	31.41	17.87	3.45	2.10	2.28	100.00	51.86
Total	1,809	16.98	24.49	30.53	21.54	3.01	1.83	1.62	100.00	100.00

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Madurai comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. Taking the whole of the working class population, the labour force participation was of the extent of 32 per cent. consisting of gainfully occupied persons and unemployed persons.

3.7 *Distribution of family members by age, sex and economic status*

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance; and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given in table 3.6.

TABLE 3.6

Percentage distribution of family members by age, sex and economic status

Economic status and sex	Number of members (unestimated)	Age (Years)							Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Earners</i>										
Male ..	367	..	..	37.19	60.31	2.05	0.26	0.19	100.00	19.25
Female ..	63	..	..	21.56	74.31	4.13	..	..	100.00	4.17
Sub-total	430	..	..	34.40	62.81	2.42	0.21	0.16	100.00	23.42
<i>Earning dependants</i>										
Male ..	63	..	8.40	69.75	6.01	7.82	5.53	2.49	100.00	3.95
Female ..	37	..	..	55.72	28.99	5.43	4.43	5.43	100.00	2.49
Sub-total	100	..	5.15	64.33	14.90	6.89	5.10	3.63	100.00	6.44
<i>Non-earning dependants</i>										
Male ..	452	28.44	47.32	17.39	1.69	2.07	1.89	1.20	100.00	24.94
Female ..	827	21.86	27.35	30.97	12.05	3.28	2.17	2.32	100.00	45.20
Sub-total	1,279	24.20	34.45	26.15	8.36	2.85	2.07	1.92	100.00	70.14
Total ..	1,809	16.98	24.49	30.63	21.54	3.01	1.83	1.62	100.00	100.00
<i>Number of members (unestimated)</i>										
..	..	300	444	570	381	52	29	33	1,809	..

It will be seen that earners constituted about 23 per cent. of the total and the proportion of earning dependants was quite small being about 7 per cent. The remaining 70 per cent. was accounted for by the non-earning dependants who consisted mainly of children and women doing household work. Earners and earning dependants were mostly in the age group of 15 to 54 years.

3·8 Family size, composition, economic status and earning strength by income

3·81 Analysis of family income

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size groups. It may be pointed out here that the lowest income class accounts for a very small fraction of the total families and as such no attempt has been made to draw any conclusion on the basis of the figures given under this class in the analysis of the table given below and subsequent tables. The two way distribution of families by income and size is given in table 3·7.

TABLE 3·7

Percentage distribution of families by family income and family size

Family size	Monthly family income class (Rs.)								
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All	
1	2	3	4	5	6	7	8	9	
One	8·64	2·88	0·59	..	1·46	..	1·94	
Two and three	35·74	39·55	23·70	26·32	16·74	18·63	..	23·65
Four and five	64·26	33·37	38·69	31·78	38·17	14·33	19·97	32·62
Six and seven	17·80	32·53	23·54	31·60	27·63	37·51	27·12
Above seven	0·64	2·20	17·77	13·49	37·95	42·52	14·67
Total	..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total	1·66	10·08	24·72	32·20	15·33	11·64	4·37	100·00
Number of families (un-estimated)	7	39	106	115	48	34	11	360

Family income, on the whole, tended to increase with the size of the family and in higher income classes there was a larger percentage of large-sized families.

The composition of families by economic status of members is given in table 3·8.

TABLE 3·8
Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult male	1·00	0·97	0·95	0·95	1·04	1·17	1·15	1·00
Adult female	0·12	0·03	0·08	0·10	0·24	0·61	1·17	0·22
Children male .. ..	..	..	..	..	..	..	..	..
Children female .. ..	..	..	..	..	..	..	..	..
All earners	1·12	1·00	1·03	1·05	1·28	1·78	2·32	1·22
<i>Earning dependants</i>								
Adult male .. ..	..	0·15	0·10	0·15	0·27	0·32	0·47	0·19
Adult female .. ..	..	0·36	0·16	0·12	0·09	..	0·06	0·13
Children male .. ..	..	0·04	0·02	0·02	..	0·03	..	0·02
Children female .. ..	..	..	..	..	..	..	..	..
All earning dependants ..	..	0·55	0·28	0·29	0·36	0·35	0·53	0·34
<i>Non-earning dependants</i>								
Adult male	0·19	0·15	0·22	0·32	0·46	0·48	0·28	0·31
Adult female	0·85	0·84	1·14	1·25	1·27	1·19	1·71	1·19
Children male	0·68	0·70	0·85	1·00	1·02	1·22	1·60	0·98
Children female	0·99	0·58	1·07	1·24	1·00	1·45	2·18	1·16
All non-earning dependants ..	2·71	2·27	3·28	3·81	3·75	4·34	5·77	3·64
<i>Total</i>								
Adult male	1·19	1·27	1·27	1·42	1·77	1·97	1·90	1·50
Adult female	0·97	1·23	1·38	1·47	1·60	1·80	2·94	1·54
Children male	0·68	0·74	0·87	1·02	1·02	1·25	1·60	1·00
Children female	0·99	0·58	1·07	1·24	1·00	1·45	2·18	1·16
All members	3·83	3·82	4·59	5·15	5·39	6·47	8·62	5·20
Number of members (un-estimated)	28	148	467	595	261	204	106	1,809

The average number of members per family was 5·20. Of these 1·22 were earners, 0·34 earning dependants and 3·64 non-earning dependants. The number of earners and non-earning dependants on the whole increased with increase in income.

More light on the variation in the earning strength with family income is thrown by table 3.9 which gives the distribution of families by earning strength and income.

TABLE 3.9
Percentage distribution of families by earning strength and monthly family income

Earning strength	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
	1	2	3	4	5	6	7	8
One earner	88.34	62.06	75.06	74.50	48.50	19.09	8.02	60.27
One earner and one or more earning dependants ..	..	37.94	22.91	20.97	23.17	13.57	5.82	21.63
Two earners	11.66	..	1.03	4.18	22.56	54.28	22.68	12.56
Two earners and one or more earning dependants ..	..	..	0.44	..	5.35	6.11	23.31	2.66
Three earners .. ..	..	..	0.56	0.35	0.42	6.95	16.08	1.83
Three earners and one or more earning dependants ..	..	..	..	..	..	..	18.13	0.79
More than three earners with or without earning dependants .. ..	..	..	..	..	..	..	5.96	0.26
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.0	100.00

The proportion of families having one income recipient was the largest, being about 60 per cent. of the total. The percentage of families having three earners and more was rather small, being about 3 per cent. only.

The distribution of families by income and earning strength in terms of relationship with the main earner is given in table 3.10. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered factory.

TABLE 3-10

Percentage distribution of families by earning strength in terms of relationship with the main earner and monthly family income

[illegible]

TABLE 3·10—*contd.*

	1	2	3	4	5	6	7	8	9	10
Self, wife or husband, one or more children and one or more other family members	1	..	..	..	100·00	..	..	..	100·00	0·40
All families	360	1·66	10·08	24·72	32·20	15·33	11·64	4·37	100·00	100·00
Number of families (unestimated)	..	7	39	106	115	48	34	11	360	..

Taking all families, the main earner was the sole earner in about 60 per cent. of the cases. In about 15 per cent. of the cases he/she was assisted by wife/husband, in about 8 per cent. of the cases by children and in about 12 per cent. of the cases by other family members.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3·11 gives the number of dependants and dependent units per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependents living with family are those shown as non-earning dependants in table 3·8. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3-11

Number of dependants and dependent units per 100 families by monthly family income and relationship with the main earner and income

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)							All
	<30	30- <60	60- <90	90- <120	120- <150	150- <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband ..	69.62	58.55	77.65	81.64	73.52	37.05	37.29	69.75
Son or daughter ..	118.41	128.72	201.21	237.96	224.75	292.14	306.75	223.17
Father, mother, uncle, aunt.. ..	34.41	18.60	27.32	27.36	19.50	21.90	26.90	24.72
Brother, sister, cousin ..	37.44	11.78	11.24	8.08	17.13	15.20	63.60	14.36
Nephew, niece ..	11.66	..	1.45	9.28	6.74	15.39	73.89	9.59
Father-in-law, mother-in- law, brother-in-law, sister-in-law ..	..	1.28	9.30	2.89	9.86	16.72	37.59	8.46
Son-in-law, daughter-in- law ..	..	..	..	2.66	10.50	13.61	5.96	4.31
Grand children ..	..	2.75	..	7.47	7.60	23.11	24.35	7.60
Others ..	..	4.28	..	4.18	5.00	..	..	2.54
Total ..	271.54	225.96	328.17	381.52	374.60	435.12	576.33	364.50*
<i>Living away from family</i>								
Wife or husband ..	..	..	..	0.59	0.71	2.92	16.08	1.34
Son or daughter ..	..	..	1.67	2.46	..	4.12	..	1.68
Father, mother, uncle, aunt.. ..	..	8.14	3.53	4.83	11.59	5.10	..	5.62
Brother, sister, cousin ..	..	..	1.35	4.70	..	..	17.32	2.60
Nephew, niece ..	..	..	..	..	..	..	..	..
Father-in-law, mother-in- law, brother-in-law, sister-in-law ..	..	..	..	..	..	2.67	..	0.31
Son-in-law, daughter-in- law ..	..	..	..	..	..	..	..	..
Grand children ..	..	..	..	3.30	..	..	..	1.06
Others ..	..	7.50	..	1.65	..	..	..	1.29
Total ..	..	15.64	6.55	17.53	12.30	14.81	33.40	13.90
<i>Dependent units</i>								
Number of dependent units living away per 100 families ..	..	3.48	3.51	1.62	1.68	..	..	2.00

* The minor difference between this figure and that of non-earning dependants given in Table 3-8, col. 9, is on account of rounding off.

Ignoring the lowest income class and the income class of 'Rs. 120 to less than Rs. 150', the number of dependants living with family increased with the increase in the monthly family income. There was no such clear tendency in the case of dependants living away from the family or dependent units living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3-12 by three broad income classes. The first two groups viz., unmarried earner and husband or wife, consist of single-workers who may have dependants living elsewhere.

TABLE 3-12

Percentage distribution of families by family composition (in terms of relationship with the main earner) and monthly family income

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)								All
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmarried earner and other members	Rest		
1	2	3	4	5	6	7	8		9
Below 60 ..	100.00	30.92	17.82	9.09	8.09	48.92	14.37		11.74
60 - <120 ..	..	51.66	68.50	62.72	54.25	24.31	50.78		56.92
120 and above ..	..	17.42	13.68	28.19	37.66	26.77	34.85		31.34
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00		100.00
Percentage of families to total ..	0.57	1.37	4.29	44.02	33.02	2.82	14.31		100.00
Number of families (unestimated) ..	2	6	20	164	105	10	53		360

Family type consisting of husband, wife and children constituted about 44 per cent. of the total. The proportion of families consisting of unmarried earners and husband or wife was negligible.

Table 3-13 gives the percentage distribution of families by family composition in terms of adults and children (excluding dependants living away) and level of income.

TABLE 3.13

Percentage distribution of families by family composition (in terms of adults/children) and monthly family income

Monthly family income class (Rs.)	Family composition (in terms of adults/children)				
	1	1	2	2	2
	adult	adult and children (one or more)	adults	adults and 1 child	adults and 2 children
1	2	3	4	5	6
Below 60	56.42	42.86	20.54	13.00	9.94
60—<120	32.59	57.14	68.27	71.00	66.95
120 and above ..	10.99	..	11.19	16.00	23.11
Total ..	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	1.94	0.93	5.24	9.59	9.91
Number of families (unestimated)	8	2	26	38	40

TABLE 3.13—contd.

Monthly family income class (Rs.)				Family composition (in terms of adults/children)						
				2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All	
				1	7	8	9	10	11	12
Below 60	..	..	..	18.96	23.65	13.43	1.71	5.39	11.74	
60—<120	..	..	..	58.88	44.52	66.54	72.53	38.99	56.92	
120 and above	..	..	..	22.16	32.43	20.03	25.76	55.62	31.34	
Total				..	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total				..	13.74	8.06	6.80	16.20	27.59	100.00
Number of families (unestimated)					50	24	20	57	95	360

The common types of families were 3 adults and more than 1 child and 2 adults and more than 2 children. As regards the distribution of families by income classes, it may be mentioned that most of the families of different composition were in the income class of 'Rs. 60 to less than Rs. 120' except single-member families and families classified as 'other families' who were in a majority in the lowest and highest income class respectively.

3.82 Analysis by per capita income

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide a better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analyses of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analysis are presented below. Table 3.14 gives the percentage distribution of families by monthly per capita income class and family size.

TABLE 3.14

Percentage distribution of families by monthly per capita income and family size

Family size	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
	1	2	3	4	5	6	7	8	9	10
One ..	..	..	..	..	..	..	..	1.31	19.39	64.65
Two and three ..	..	..	13.95	5.07	10.12	13.49	39.63	68.54	69.39	35.35
Four and five ..	100.00	35.73	14.70	29.10	50.34	51.37	14.64	11.22	..	32.62
Six and seven ..	..	48.80	44.78	37.37	25.29	7.49	15.51	..	..	27.12
Above seven ..	..	1.52	35.45	23.41	10.88	1.51	..	..	..	14.67
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	1.07	4.25	20.35	21.01	20.43	16.88	10.57	3.78	1.66	100.00
Number of families (un- estimated)	5	17	73	75	76	58	35	14	7	300

Small sized families were found to be in higher per capita income classes whereas large sized families were comparatively more in the low per capita income classes.

Table 3-15 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3-15

Composition of families (economic status) by per capita income class

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)									
	<5	5- <10	10- <15	15- <20	20- <25	25- <35	35- <50	50- <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners ..	1.18	1.00	1.07	1.19	1.35	1.23	1.37	1.23	1.05	1.22
Earning dependants ..		0.71	0.52	0.46	0.18	0.28	0.17	..	..	0.34
Non-earning dependants	3.42	3.47	5.16	4.58	3.79	2.44	1.96	1.43	0.30	3.64
All members	4.60	5.18	6.75	6.23	5.32	3.95	3.50	2.66	1.35	5.20

Ignoring the first two per capita income classes, the proportion of earners to total members in the family increased with increase in the per capita income. The earning dependants constituted a small (about 7 per cent.) proportion of the total family members. Ignoring the same two per capita income classes, the proportion of non-earning dependants decreased with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

CHAPTER 4

FAMILY INCOME AND RECEIPTS

4.1 *Concepts and definitions*

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail:

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade and profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house, pension; cash assistance, gifts and concessions; interest and dividends; chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

4.2 Average monthly income per family and per capita

The average monthly income per family was Rs. 108.48 and the average per capita income was Rs. 20.87. The average monthly income per family and per capita according to different family income classes is given in table 4.1.

TABLE 4.1

Average monthly income by income classes

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family	15.79	48.32	77.02	102.07	134.07	166.69	262.98	108.48
Average per capita	4.12	12.68	16.82	19.81	24.87	25.70	30.52	20.87
Percentage of families to total	1.66	10.08	24.72	32.20	15.33	11.64	4.37	100.00

The average monthly income per family rose from Rs. 15.79 in the lowest income class to Rs. 262.98 in the highest income class. Similarly, the average per capita income showed a rise from Rs. 4.12 in the lowest income class to Rs. 30.52 in the highest income class.

4.3 Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

Average monthly income per family by source, category of earner and monthly family income class

Category of earner and source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Men</i>								
Paid employment ..	14.62	43.09	68.20	86.54	99.52	107.66	131.95	82.86
Self-employment ..	..	—1.16	0.33	0.90	6.06	3.46	18.26	2.38
Other sources ..	..	2.76	1.97	5.35	9.77	7.95	20.38	5.80
Sub-total: by men ..	14.62	44.69	70.50	92.79	115.35	119.07	170.59	91.04
<i>Women</i>								
Paid employment ..	1.17	2.13	5.81	7.24	17.59	44.79	92.39	15.95
Self-employment ..	..	1.14	0.58	0.81	0.19	1.60	..	0.73
Other sources ..	..	0.13	..	1.10	0.94	0.99	..	0.63
Sub-total: by women ..	1.17	3.40	6.39	9.15	18.72	47.38	92.39	17.31
<i>Children</i>								
Paid employment ..	..	0.23	0.13	0.13	..	..	..	0.10
Self-employment ..	..	..	..	..	..	0.24	..	0.03
Other sources ..	..	..	..	..	..	..	..	..
Sub-total: by children ..	..	0.23	0.13	0.13	..	0.24	..	0.13
<i>Family</i>								
Paid employment ..	..	..	..	..	..	..	..	..
Self-employment ..	..	..	..	..	..	..	..	..
Other sources ..	..	..	..	..	..	..	..	..
Sub-total: by family ..	..	..	..	..	..	..	..	..
<i>Total</i>								
Paid employment ..	15.79	45.45	74.14	93.91	117.11	152.45	224.34	98.91
Self-employment ..	..	—0.02	0.91	1.71	6.25	5.30	18.26	3.14
Other sources ..	..	2.89	1.97	6.45	10.71	8.94	20.38	6.43
Total income ..	15.79	48.32	77.02	102.07	134.07	166.69	262.98	108.48
<i>Percentage of families to total</i>								
..	1.66	10.08	24.72	32.20	15.33	11.64	4.37	100.00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income. The contribution of children was negligible and that of 'family' was nil. Women contributed about 16 per cent. of the family income. The major portion of the income earned by men and women was from paid employment.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earning separately for different per capita income classes.

TABLE 4.3

Average monthly income per family by category of earner, source and monthly per capita income class

Category of earner and source	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
	1	2	3	4	5	6	7	8	9	10
Men										
Paid employment	12.38	40.32	72.62	86.15	91.25	86.02	86.02	110.55	102.65	82.86
Self-employment	..	0.66	—0.82	1.44	3.98	3.34	7.88	..	0.65	2.38
Other sources	..	..	2.09	3.19	6.14	4.90	7.65	9.86	9.44	5.80
Sub-total: by men	12.38	43.07	74.99	93.73	100.13	97.01	103.76	119.99	107.91	91.04
Women										
Paid employment	1.81	0.67	6.69	12.25	17.46	18.97	42.04	18.54	3.19	15.95
Self-employment	..	0.34	1.23	0.71	0.31	0.30	0.15	4.92	..	0.73
Other sources	..	0.30	0.69	..	0.93	0.47	1.94	..	..	0.63
Sub-total: by women	1.81	1.31	8.61	12.96	18.70	19.74	44.13	23.46	3.19	17.31
Children										
Paid employment	..	0.15	0.15	0.29	..	..	..	..	..	0.10
Self-employment	..	..	..	0.13	..	..	..	..	..	0.03
Other sources	..	..	..	..	..	..	..	..	..	..
Sub-total: by children	..	0.15	0.15	0.42	..	..	..	..	..	0.13

TABLE 4-3--*contd.*

	1	2	3	4	5	6	7	8	9	10	11
<i>Family</i>											
Paid employment	..	..	..	..	..	..	..	..	..	..	..
Self-employment	..	..	..	..	..	..	..	..	..	..	..
Other sources	..	..	..	..	..	..	..	..	..	..	..
Sub-total: by family	..	..	..	..	..	..	..	..	..	..	..
<i>Total</i>											
Paid employment	14.19	41.14	79.46	98.69	108.71	104.99	128.06	129.09	105.84	98.91	
Self-employment	..	1.00	0.41	2.28	4.29	3.64	8.03	4.92	0.65	3.14	
Other sources	..	2.39	3.88	6.14	5.83	8.12	11.80	9.44	4.61	6.43	
Total income	14.19	44.53	83.75	107.11	118.83	116.75	147.89	143.45	111.10	108.48	

The average monthly income per family increased from Rs. 14.19 in the lowest per capita income class to Rs. 118.83 in the per capita income class of 'Rs. 20 to less than Rs. 25', decreased to Rs. 116.75 in the next per capita income class, increased again to Rs. 147.89 in the following per capita income class but thereafter decreased with the increase in per capita income.

4.4 *Income and other receipts by components*

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

Average monthly receipts by components and family income classes

Type of receipt	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Paid employment</i>								
Basic wages and allowances ..	15.70	44.99	73.22	91.02	105.51	133.07	212.52	93.15
Bonus and commission ..	..	..	0.19	0.70	4.88	12.17	6.02	2.70
Concessions ..	0.09	0.18	0.29	1.16	2.95	2.10	4.75	1.37
Rest ..	..	0.28	0.44	1.03	3.77	5.11	1.05	1.69
Sub-total: paid employment	15.79	45.45	74.14	93.91	117.11	152.45	224.34	98.91
<i>Self-employment</i>								
Agriculture ..	..	..	..	—0.28	..	..	17.32	0.66
Animal husbandry ..	..	—1.49	—0.77	0.78	3.74	—0.85	1.46	0.45
Trade ..	..	0.83	0.53	0.36	0.10	2.23	..	0.61
Rest ..	..	0.64	1.15	0.85	2.41	3.92	—0.52	1.42
Sub-total: self-employment	..	—0.02	0.91	1.71	6.25	5.30	18.26	3.14
<i>Other income</i>								
Rent ..	..	0.69	0.95	2.37	5.69	6.15	13.09	3.23
Rest ..	..	2.20	1.02	4.08	5.02	2.79	7.29	3.20
Sub-total: other income	..	2.89	1.97	6.45	10.71	8.94	20.38	6.43
Total income ..	15.79	48.32	77.02	102.07	134.07	166.69	262.98	108.48
<i>Other receipts</i>								
Sale of assets other than shares, etc.	8.16	1.61	3.02	2.71	0.07	2.14	20.36	3.07
Credit purchase	0.78	7.62	9.01	7.30	8.39	5.96	7.13	7.65
Loan taken ..	14.21	56.65	54.02	63.63	49.66	80.78	88.45	60.67
Rest ..	98.92	2.87	7.99	16.78	11.50	25.37	47.03	16.08
Sub-total: other receipts	122.07	68.75	74.04	90.42	69.62	114.25	162.97	87.47
Total receipts ..	137.86	117.07	151.06	192.49	203.69	280.94	425.95	195.95
Percentage of families to total	1.66	10.08	24.72	32.20	15.33	11.64	4.37	100.00

A major portion (about 86 per cent of the family income was derived from basic wages and allowances.

Bonus and commission accounted for Rs. 2.70 or about 2 per cent. of the total income. The average monthly income from 'concessions' and 'rest' comprising overtime earnings, etc., was Rs. 1.37 or about 1 per cent. and Rs. 1.69 or about 2 per cent. respectively of the total income. On the whole, families in the first four income classes had to fall back on decrease in assets or increase in liabilities for maintaining themselves to a greater extent than families in other income brackets.

4.5 *Income and other receipts by components and family size*

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

Average monthly family income and other receipts by components and family size

(In Rupees)

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over Seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances ..	63.92	68.07	78.09	85.88	89.20	88.30	115.39	125.09	93.15
Bonus and commission ..	7.22	2.11	6.69	0.27	3.76	1.13	3.23	0.75	2.70
Overtime earnings ..	..	1.14	0.17	0.77	..	0.07	0.58	0.20	0.35
Other earnings ..	..	0.32	0.57	0.77	2.93	0.53	0.83	3.27	1.34
Concessions ..	0.00	0.16	1.89	0.87	1.67	0.26	1.41	2.86	1.37
Total ..	71.14	71.80	87.41	88.56	97.56	90.29	121.44	132.17	98.91
<i>Income from self-employment</i>									
Boarding and lodging services ..	..	0.00	..	..	..	..	..	..	0.00
Agriculture ..	..	..	..	..	..	4.39	..	..	0.66
Animal husbandry ..	-0.52	0.32	0.80	0.16	1.04	0.20	2.73	-1.64	0.45
Trade ..	..	0.81	1.20	0.16	0.63	0.33	0.41	0.89	0.61
Profession ..	..	0.16	..	0.22	..	1.13	0.75	0.34	0.36
Others ..	..	..	0.35	0.33	1.67	0.80	1.90	2.39	1.06
Total ..	-0.52	1.29	2.35	0.87	3.34	6.85	5.79	1.98	3.14

TABLE 4.5—*contd.*

1	2	3	4	5	6	7	8	9	10
<i>Other income</i>									
Net rent from land	..	..	..	0.55	..	..	..	..	0.10
Net rent from house	..	0.49	2.46	2.74	1.67	2.79	3.89	7.09	3.13
Net rent—others	..	..	..	..	..	..	..	..	..
Pension ..	..	..	1.49	1.53	..	..	..	0.27	0.58
Cash assistance ..	5.67	1.78	0.40	0.93	..	0.80	1.49	0.41	0.82
Gifts, concessions	0.00	1.30	3.94	0.77	0.98	1.60	1.08	2.52	1.79
Interest and dividends ..	..	..	0.06	..	..	..	..	..	0.01
Chance games and lotteries ..	..	..	..	..	..	..	..	..	..
Total ..	5.67	3.57	8.35	6.52	2.65	5.19	6.46	10.29	6.43
Total income ..	76.29	76.66	98.11	95.95	103.55	102.33	133.69	144.44	108.48
<i>Other gross receipts</i>									
Sale of shares and securities ..	..	..	..	..	..	..	..	..	..
Withdrawal of savings ..	0.51	9.08	6.81	6.46	11.43	10.11	13.82	35.99	130.5
Sale of other assets ..	..	0.16	1.66	3.01	3.83	1.39	1.74	8.52	3.07
Credit purchase ..	11.34	2.27	4.23	14.39	8.22	4.32	4.64	10.43	7.65
Loans taken ..	20.62	30.14	33.07	64.04	43.62	57.85	48.18	136.61	66.67
Rest ..	..	3.73	0.74	12.32	0.91	0.07	0.91	1.16	3.03
Total ..	32.47	45.38	46.51	100.82	68.01	73.74	69.29	192.71	87.47
Total receipts ..	108.76	122.04	144.62	196.77	171.56	176.07	202.98	337.15	195.95

The average income per family gradually increased from Rs. 76.29 in case of single-member families to Rs. 144.44 in case of families consisting of more than 7 members, excepting that there was a little fall in the average income of 4-member families as compared to that of 3-member families and in the average income of 6-member families as compared to that of 5-member families.

Income from paid employment constituted about 91 per cent. of the total income. 'Basic wages and allowances' was by far the most important component of income from paid employment in all size groups. Income from 'bonus and commission' was also significant in all size groups, except in the case of four-member families and families with more than seven members.

Income from 'other sources', e.g., rent, cash assistance, etc., varied in different size groups and did not reveal any clear cut trend.

4.6 Income and other receipts by family composition

4.61 In terms of relationship with the main earner

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

Average monthly income and other receipts by family composition in terms of relationship with the main earner

(In Rupees)								
Item	Family composition (in terms of relationship with the main earner)							
	Unma- rried earner	Hus- band or wife	Husband and wife	Hus- band, wife and children	Hus- band, married wife, children and other members	Un- married earner and other members	Rest	All
	1	2	3	4	5	6	7	8
Income ..	54.20	87.60	84.15	104.07	120.07	79.02	111.98	108.48
Other receipts	1.22	48.90	56.34	79.51	123.63	61.39	49.02	87.47
Total ..	55.42	136.50	140.49	183.58	243.70	140.41	161.00	195.95
Percentage of fa- milies to total.	0.57	1.37	4.29	4.02	33.02	2.82	14.31	100.00

The average monthly receipts per family amounted to Rs. 195.95. The major portion (Rs. 108.48) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 87.47 was derived from 'other receipts' comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played a comparatively unimportant part in the case of families consisting of unmarried earner, the proportion of such receipts to the income being only about 2 per cent. These other receipts, however, accounted for about 103 per cent. and about 78 per cent. of the income respectively in case of families consisting of husband, wife, children and other members, and unmarried earner and other members

4.62 *In terms of the number of adults and children*

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

Average monthly income and other receipts by family composition in terms of adults/children

(In Rupees)

Item	Family composition (in terms of adults/children)				
	1	1	2	2	2
	adult	adult and children (one or more)	adults	adults and 1 child	adults and 2 children
1	2	3	4	5	6
Income	75.27	58.71	80.09	93.93	97.2
Other receipts	31.30	23.93	49.11	56.72	91.5
Total	106.57	82.64	129.20	150.65	189.0
Percentage of families to total ..	1.94	0.93	5.24	9.59	9.9

(In Rupees)

Item	Family composition (in terms of adults/children)					
	2	3	3	3	Other	All
	adults and more than 2 children	adults	adults and 1 child	adults and more than 1 child	families	
1	7	8	9	10	11	12
Income	99.15	103.05	91.93	105.00	139.35	108.0
Other receipts	72.02	34.93	112.19	116.65	108.65	87.0
Total	171.17	137.98	204.12	221.65	248.00	195.0
Percentage of families to total ..	13.74	8.06	6.80	16.20	27.59	100.0

The proportion of 'other receipts' to income was very high in case of families consisting of 3 adults and 1 child (122 per cent.) and 3 adults and more than 1 child (111 per cent.). Similarly, the proportion of 'other receipts' to total receipts was comparatively high in case of families consisting of 3 adults and 1 child (about 55 per cent.) and 3 adults and more than 1 child (about 53 per cent.).

CHAPTER 5

FAMILY EXPENDITURE AND DISBURSEMENTS

5.1 *Concepts and definitions*

5.11 *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, *i.e.*, amount spent to increase assets or decrease liabilities. The main heads under each were as follows:—

Expenditure on current living

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised :
 - (a) Medical care,
 - (b) Personal care,
 - (c) Education and reading,
 - (d) Recreation and amusement,
 - (e) Transport and communication,
 - (f) Subscription, and
 - (g) Personal effects and other miscellaneous expenses;
- . (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

Capital outlays—

- (i) Savings and investment; and
- (ii) Debts repaid.

The last two items under expenditure on current living, *v.z.*, taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer payments.

Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. Value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.12 Treatment of non-family members

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ($f/f+e$ where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the shares of the extras (e), it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme

cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

5.13 *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research:

Adult male	=1.0
Adult female	=0.9
Child (below 15 years)	=0.6

5.2 *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 108.48 and the average consumption expenditure worked out to Rs. 163.19, resulting in a deficit of Rs. 54.71. Moreover, when items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure on current living was considered, the deficit increased to Rs. 62.20. The analysis will first be made in terms of consumption expenditure, and other disbursements, i.e., non-consumption outgo and capital outlays, will be discussed separately.

5.21 *Consumption expenditure*

Of the average consumption expenditure of Rs. 163.19 per family per month, an expenditure of Rs. 85.22 or about 52 per cent. was incurred on food, Rs. 3.36 or 2 per cent. on tobacco, pan, and supari, Rs. 8.61 or

about 5 per cent. on fuel and lighting, Rs. 11·66 or 7 per cent. on housing, water charges, household appliances, etc. Rs. 17·17 or about 11 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 37·17 or about 23 per cent on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 20·39 per month. Table 5·1 gives the details of average expenditure on food per adult consumption unit for the different income classes.

TABLE 5·1

Average expenditure on food per adult consumption unit by income classes

Monthly family income class (Rs.)		Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1		2	3	4	5
<30	.. ..	3·83	3·06	61·13	19·98
30—<60	.. ..	3·82	3·16	65·37	20·69
60—<90	.. ..	4·59	3·67	72·28	19·69
90—<120	.. ..	5·15	4·10	83·48	20·36
120—<150	.. ..	5·39	4·42	91·88	20·79
150—<210	.. ..	6·47	5·23	107·05	20·47
210 and above	.. ..	8·62	6·81	146·20	21·47
All	.. ..	5·20	4·18	85·22	20·39

5.22 *Non-consumption outgo and capital outlays*

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 31.64 or about 19 per cent. of the consumption expenditure. Of this, an expenditure of Rs. 12.05 was incurred towards repayment of debts, Rs. 12.10 on savings and investments, Rs. 1.23 on remittances to dependants and Rs. 6.26 on taxes, interest and litigation. Repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The important items under savings and investments were provident fund (Rs. 5.59), land and building (Rs. 3.38), live-stock (Rs. 0.53) and bank and postal savings (Rs. 0.36). Of the above items, expenditure towards provident fund contribution was reported by about 92 per cent. of the families surveyed but expenditure incurred on other items mentioned above was reported by a small number of families. The amount remitted to dependants was Rs. 1.23 only. Under 'taxes, interest and litigation', interest on loans alone accounted for Rs. 5.89 or about 94 per cent. of the expenditure on these items. The average expenditure on other two items was negligible.

5.23 *The budget of single-member families*

Single-member families constituted about 2 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single-member families was Rs. 76.29 and the average monthly consumption expenditure Rs. 85.38, resulting in a deficit of Rs. 9.09. When items such as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure were included, the deficit increased to Rs. 20.84 whereas in case of all-member families there was a deficit of Rs. 62.20.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items, between single-member families and multi-member families.

TABLE 5.2

Percentage expenditure on groups/sub-groups of items

Groups and sub-groups of items	Type of family		
	Single-member families	Multi-member families	All
1	2	3	4
Food	54.22	52.20	52.22
Pan, supari & tobacco	2.68	2.05	2.06
Fuel and light	2.41	5.31	5.28
Rent for house and water charges	5.12	5.26	5.26
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services	2.33	1.88	1.88
Clothing, bedding, footwear, headwear and miscellaneous	16.56	10.46	10.52
Personal care	4.22	3.65	3.66
Education and reading .. .. .	..	0.89	0.88
Recreation and amusement	2.02	1.03	1.04
Medical care	2.95	3.39	3.39
Other consumption expenditure	7.49	13.88	13.81
Total	100.00	100.00	100.00

Workers living singly spent proportionately more on food, pan, supari and tobacco, house repairs, household appliances, furniture and furnishings and household services, clothing, bedding, footwear, headwear and miscellaneous, personal care, and recreation and amusement but less on fuel and light, rent for house and water charges, medical care and other consumption expenditure which consisted of transport and communication, subscriptions, gifts and charities, ceremonials, etc.

Taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 20.29 per month in the case of multi-member families and Rs. 47.23 per month in case of single-men.

Taking important sub-groups under food, the average expenditure on cereals, pulses and prepared meals per adult consumption unit was Rs. 32.06 in case of single-member families and Rs. 12.66 in respect of multi-member families. The average expenditure per adult consumption unit on non-food items was also markedly high in case of singlemen. Thus,

singlemen spent, on an average, Rs. 14.43, Rs. 4.46, Rs. 3.67, Rs. 2.57, Rs. 2.10, Rs. 2.03 and Rs. 1.76 on clothing, bedding, footwear, headwear, etc., rent for housing and water charges, personal care, medical care, fuel and light house repairs, etc., and recreation and amusement respectively as against an average expenditure per adult consumption unit of Rs. 4.06, Rs. 2.04, Rs. 1.42, Rs. 1.32, Rs. 2.06, Re. 0.73 and Re. 0.40 respectively in case of multi-member families.

5.3 Levels of expenditure by income and by family-type

The overall average monthly expenditure was Rs. 170.68 per family, Rs. 32.84 per capita and Rs. 40.82 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3
Average monthly expenditure by income classes

Item	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average family per ..	94.16	111.08	133.85	165.25	176.61	245.48	365.19	170.68
Average capita per ..	24.57	29.17	29.23	32.06	32.77	37.85	42.38	32.84
Average adult consumption unit per ..	30.72	35.16	36.49	40.29	39.93	46.97	53.60	40.82
Percentage of families to total	1.66	10.08	24.72	32.20	15.33	11.64	4.37	100.00

The average monthly expenditure per family rose from Rs. 94.16 in the lowest income class to Rs. 365.19 in the highest income class. Since family expenditure is determined largely by the family size and in each

family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. It will be seen that the average per capita expenditure as well as the expenditure per adult consumption unit did not vary much from the overall average in the different income classes, except in the lowest and the highest income classes.

Table 5.4 shows how families with different compositions (in terms of relationship with the main earner) were distributed in the three expenditure classes. Table 5.5 shows similar distribution of families in terms of their adult/child composition. Both the tables show that with increasing number of members in the family generally a larger percentage of families came in higher expenditure classes.

TABLE 5.4

Percentage distribution of families by family composition (in terms of relationship with the main earner) and expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with the main earner)							
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmarried earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Below 60 ..	100.00	30.92	14.81	1.72	0.59	..	6.66	3.41
60—<120 ..	..	19.60	34.92	32.12	12.98	62.22	37.72	27.26
120 and above ..	..	49.48	50.27	66.16	86.43	37.78	55.62	69.33
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	0.57	1.37	4.29	44.02	33.02	2.82	14.31	100.00

TABLE 5.5

Percentage distribution of families by family composition (in terms of adults/children) and expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)					
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children
1	2	3	4	5	6	7
Below 60 ..	56.42	57.14	14.22	..	..	1.41
60—120 ..	12.37	42.86	44.65	46.56	32.66	24.60
120 and above ..	31.21	..	41.13	53.44	67.34	73.99
Total ..	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	1.94	0.93	5.24	9.59	9.91	13.74

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)				
	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1	8	9	10	11	12
Below 60 ..	3.85	..	4.67	..	3.41
60—<120 ..	56.24	39.74	26.80	6.00	27.26
120 and above ..	39.91	60.26	68.53	94.00	69.33
Total ..	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	8.06	6.80	16.20	27.59	100.00

5.4 Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on groups and sub-groups of items in various monthly family income classes shows how the pattern of expenditure was influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to the consumption expenditure.

TABLE 5.6

Average monthly expenditure per family on sub groups and groups of items by family income classes.

Groups and sub-groups of items	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Food</i>								
Cereals and products ..	33.28	31.41	35.32	40.48	42.55	51.77	67.66	40.98
Pulses and products ..	4.46	3.33	4.39	5.34	6.06	6.79	9.66	5.35
Oilseeds, oils and fats ..	1.71	1.31	2.26	2.85	2.85	3.66	4.98	2.71
Meat, fish and eggs ..	4.35	4.57	5.11	5.56	6.44	7.10	10.38	5.86
Milk and products ..	2.05	3.47	4.36	5.32	8.83	7.22	12.89	5.92
Vegetables and products	3.40	4.15	4.94	5.67	5.48	6.33	9.50	5.53
Fruits and products ..	1.67	2.01	2.60	3.20	4.12	3.42	5.90	3.19
Condiments, spices, sugar, etc. ..	5.45	6.21	7.04	7.51	8.15	9.02	12.97	7.69
Non-alcoholic beverages ..	0.61	0.56	1.10	1.09	1.00	1.23	2.37	1.09
Prepared meals and refresh- ments ..	4.15	8.35	5.16	6.46	6.40	10.51	9.89	6.90
Sub total : food ..	61.13	65.37	72.28	83.48	91.88	107.05	146.20	85.22

TABLE 5.6—*contd.*

	1	2	3	4	5	6	7	8	9
<i>Non-food</i>									
Pan, supari	0.56	1.09	1.45	1.52	1.32	1.99	1.91	1.49	
Tobacco and products ..	1.01	1.32	1.53	1.58	2.74	2.52	2.57	1.87	
Alcoholic beverages, etc...	..	..	..	..	..	..	..	..
Fuel and light	6.24	5.62	7.35	8.74	9.17	10.20	14.14	8.61	
House rent, water charges, repairs, etc.	4.78	6.09	6.44	8.99	12.13	11.85	18.85	9.24	
Furniture and furnishings	0.76	0.15	0.71	0.20	0.16	0.35	..	0.33	
Household appliances, etc.	1.54	1.25	1.93	1.31	3.21	3.07	2.82	2.02	
Household services ..	..	..	..	0.04	0.12	0.09	0.80	0.07	
Clothing, bedding and head- wear	5.35	5.14	12.80	13.28	15.02	14.26	12.71	12.54	
Footwear .. ..	..	0.31	0.42	0.37	0.52	0.50	0.67	0.42	
Miscellaneous (laundry, etc.)	2.51	3.03	3.70	4.23	4.72	5.08	6.35	4.21	
Medical care	1.49	5.02	4.74	5.52	6.66	6.09	7.34	5.53	
Personal care	3.96	4.48	5.14	5.77	6.41	7.28	10.77	5.97	
Education and reading ..	0.16	1.01	0.83	1.40	0.99	3.26	3.54	1.44	
Recreation and amusement	0.25	1.18	1.21	1.55	1.85	2.37	4.76	1.69	
Transport and communica- tion	2.35	2.29	3.21	3.92	3.48	6.27	8.52	3.95	
Subscriptions, etc. ..	0.66	2.73	3.23	16.41	10.63	53.88	92.42	18.31	
Personal effects & miscella- neous expenses ..	..	0.28	0.20	0.34	0.36	0.14	0.45	0.28	
Sub-total : non-food ..	31.62	40.99	54.89	75.17	79.49	129.20	188.62	77.97	
Total consumption expendi- ture	92.75	106.36	127.17	158.65	171.37	236.25	334.82	163.19	

*Non-consumption
expenditure*

Taxes, interest and litigation	1.41	3.41	5.47	5.73	4.35	8.10	24.68	6.26	
Remittances to dependants	..	1.31	1.21	0.87	0.89	1.13	5.69	1.23	
Savings and investment ..	36.47	2.77	11.35	14.76	8.72	11.56	22.22	12.10	
Debts repaid	6.41	2.44	6.93	10.08	17.00	21.11	38.29	12.05	

TABLE 5·6—*concl'd.*

1	2	3	4	5	6	7	8	9	
Total : non-consumption expenditure	44·29	9·93	24·96	31·44	30·96	41·90	90·88	31·64
Total disbursement	137·04	116·29	152·13	190·09	202·33	278·15	425·70	194·83
Percentage of families to total	1·66	10·08	24·72	32·20	15·33	11·64	4·37	100·00

The average monthly consumption expenditure per family was Rs. 163·19. Expenditure on food worked out to Rs. 85·22 or about 52 per cent. of the consumption expenditure. The proportion of expenditure on food to consumption expenditure decreased with a rise in family income, except in the income class of 'Rs. 120 to less than Rs. 150'.

The non-food group accounted for about 48 per cent. of the consumption expenditure. Of this, the expenditure on the more important necessities, *viz.*, fuel and light, house rent, water charges and repairs, and clothing, bedding and headwear sub-groups formed about 39 per cent. The percentage expenditure on conventional necessities and luxuries such as furniture and furnishings, household appliances, household services, footwear, recreation and amusement, transport and communication, subscriptions, personal effects and miscellaneous expenses, accounted for about 35 per cent. of the expenditure on non-food items. As regards relationship with income, these items did not reveal any clear-cut trend.

Non-consumption expenditure per family amounted, on an average, to Rs. 31·64 or about 19 per cent. of the consumption expenditure. The percentage expenditure on this sub-group in relation to consumption expenditure fluctuated without showing any clear-cut trend.

5·5 *Expenditure by per capita income*

Table 5·7 gives the break-up of the average monthly expenditure per family by groups and sub-groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

Average monthly expenditure and disbursements groups and sub-groups of items by per capita income classes

Sub-groups and groups of items	Monthly per capita income class (Rs.)				
	<5	5—<10	10—<15	15—<20	20—<25
1	2	3	4	5	6
<i>Food</i>					
Cereals and products ..	36.10	44.30	47.01	48.19	41.77
Pulses and products ..	4.27	3.51	4.98	6.13	5.59
Oil seeds, oils and fats ..	1.69	1.76	2.60	2.99	2.94
Meat, fish and eggs ..	4.96	5.20	5.81	6.04	6.37
Milk and products ..	3.04	2.67	4.98	5.11	6.48
Vegetables and products ..	3.33	3.45	5.97	5.96	6.20
Fruits and products ..	2.33	1.46	2.88	3.28	3.64
Condiments, spices, sugar, etc. ..	5.44	6.90	8.18	8.49	8.06
Non-alcoholic beverages ..	0.83	0.45	1.17	0.81	1.27
Prepared meals and refreshments	3.61	4.16	6.44	7.53	6.94
Sub-total : food ..	65.60	73.86	90.02	94.53	89.26
Sub-groups and groups of items	Monthly per capital income class (Rs.)				
	25—<35	35—<50	50—<65	65 and above	All
1	7	8	9	10	11
<i>Food - contd.</i>					
Cereals and products ..	35.01	31.48	23.51	22.13	40.98
Pulses and products ..	5.60	5.02	4.42	4.49	5.35
Oil seeds, oils and fats ..	2.73	2.65	2.62	1.77	2.71
Meat, fish and eggs ..	5.22	5.81	5.51	7.26	5.86
Milk and products ..	6.63	8.65	6.12	6.58	5.92
Vegetables and products ..	5.38	4.40	4.15	4.09	5.53
Fruits and products ..	3.02	3.88	3.01	3.04	3.19
Condiments, spices, sugar, etc. ..	7.45	6.69	6.12	5.94	7.69
Non-alcoholic beverages ..	1.11	1.45	0.95	0.93	1.09
Prepared meals and refreshments	6.44	6.71	12.02	7.57	6.90
Sub-total : food	78.59	76.74	68.43	63.80	85.22

TABLE 5.7—*contd.*

1	2	3	4	5	6
<i>Non-food</i>					
Pan, supari	0.17	1.36	1.38	1.42	1.77
Tobacco and products	1.23	1.68	1.81	1.64	2.14
Alcoholic beverages, etc. .. ..	..	..	..	..	..
Fuel and light	5.54	6.44	11.85	5.65	9.14
House rent, water charges, repairs, etc.	5.11	5.39	7.04	9.61	10.46
Furniture and furnishings	0.87	0.28	0.70	0.15	0.47
Household appliances, etc.	2.05	0.73	2.25	1.34	1.27
Household services .. ..	..	..	..	..	..
Clothing, bedding and headwear	8.32	3.15	11.52	10.74	16.51
Footwear .. ..	..	0.07	0.17	0.32	0.57
Miscellaneous (laundry, etc.)	3.21	2.95	4.22	4.60	4.49
Medical care	0.87	6.02	4.75	5.77	5.95
Personal care	3.92	4.64	6.08	6.59	5.96
Education and reading	0.24	1.71	0.84	1.89	1.83
Recreation and amusement	0.31	0.99	1.04	1.41	1.98
Transport and communication	1.13	2.47	3.60	4.48	3.53

1	7	8	9	10	11
<i>Non-food—contd.</i>					
Pan, supari	1.45	1.48	1.53	1.53	1.49
Tobacco and products	1.72	2.20	1.91	1.98	1.87
Alcoholic beverages, etc. .. ..	..	..	..	..	..
Fuel and light	8.66	8.41	6.91	6.14	8.61
House rent, water charges, repairs, etc.	8.72	13.81	8.51	7.10	9.24
Furniture and furnishings	0.05	0.11	0.64	0.10	0.33
Household appliances, etc.	2.89	1.41	7.74	2.66	2.02
Household services	0.13	0.43	0.26	..	0.07
Clothing, bedding and headwear	14.91	10.58	9.54	22.42	12.54
Footwear	0.70	0.40	0.12	2.03	0.42
Miscellaneous (laundry, etc.)	4.04	3.82	3.90	4.83	4.21
Medical care	6.01	6.18	4.03	2.92	5.53
Personal care	5.51	6.44	4.77	4.64	5.97
Education and reading	0.99	0.86	4.54	..	1.44
Recreation and amusement	2.15	2.20	2.49	2.43	1.69
Transport and communication	3.18	5.88	5.26	5.61	3.95

TABLE 5.7—*concl'd.*

1	2	3	4	5	6
<i>Non-food—cont'd.</i>					
Subscriptions, etc.	0.65	1.86	11.76	31.17	17.19
Personal effects and miscellaneous expenses .. ..	..	0.04	0.26	0.35	0.21
Sub-total : non-food ..	33.62	39.78	69.27	87.13	83.47
Total : consumption expenditure	99.22	113.64	159.29	181.66	172.73
<i>Non-consumption expenditure</i>					
Taxes, interest and litigation	1.89	5.79	5.66	5.86	7.10
Remittances to dependants ..	..	2.14	0.20	0.12	1.71
Savings and investments ..	56.44	2.39	21.18	7.47	11.65
Debts repaid	9.98	4.51	3.71	14.45	11.87
Total : non-consumption expenditure	68.31	14.83	30.75	27.90	32.33
Total : disbursement ..	167.53	128.47	190.04	209.56	205.06

1	7	8	9	10	11
<i>Non-food—cont'd.</i>					
Subscriptions, etc.	26.92	7.45	9.98	3.42	18.31
Personal effects and miscellaneous expenses	0.39	0.19	0.43	0.34	0.28
Sub-total: non-food ..	88.42	71.85	72.56	68.15	77.97
Total : consumption expenditure	167.01	148.59	140.99	131.95	163.19
<i>Non-consumption expenditure</i>					
Taxes, interest and litigation	4.50	10.63	4.84	5.40	6.26
Remittances to dependants ..	..	3.74	0.45	9.61	1.23
	0.88				
Savings and investments ..	8.59	11.33	7.20	12.74	12.10
Debts repaid	16.27	17.43	20.33	10.74	12.05
Total : non-consumption expenditure	30.24	43.13	32.82	38.49	31.64
Total : disbursement ..	197.25	191.72	173.81	170.44	194.83

The percentage expenditure on food decreased from about 66 per cent. in the lowest per capita income class to about 48 per cent. in the highest per capita income class except that this percentage was 47 in the per capita income class of 'Rs. 25 to less than Rs. 35'. The percentage expenditure on non-food items on the other hand, generally, increased with increase in the per capita income.

5.6 *Food expenditure*

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varied with the level of family income. This relationship is generally termed the Engel curve after Earnest Engel. The main results derived by Engel from his studies are set out below :—

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) The proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions, the second is the most important since this has been confirmed repeatedly and is known as the Engel's law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

5.61 *Analysis by per capita income classes*

Expenditure on food depends on other factors besides income, and the size of the family is the most important among such factors. To eliminate the effects of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food.

TABLE 5.8

Percentage distribution of families in each per capita income class by the percentage expenditure on food

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
	1	2	3	4	5	6	7	8	9	10
Below 45	..	..	10.65	14.13	26.43	25.86	33.33	42.79	29.07	20.62
40—<50	..	..	0.83	9.45	9.69	16.24	20.97	13.34	41.89	10.29
50—<55	24.42	13.42	12.95	9.48	18.90	9.35	7.05	..	4.98	11.73
55—<60	..	49.32	19.94	12.80	13.24	15.94	21.91	12.34	24.06	17.42
60—<65	..	7.76	13.04	33.13	24.45	18.57	6.12	27.04	..	19.75
65—<70	..	11.10	21.56	15.29	5.56	11.49	10.62	4.49	..	12.44
70 and above	75.58	18.40	21.03	5.72	1.73	2.55	..	..	..	7.85
Total	.. 100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

It will be seen that the percentage of families having low percentage expenditure on food (less than 45 per cent.) was generally high in higher per capita income classes. Similarly, the percentage of families recording appreciably higher percentage expenditure on food (70 per cent. and above) generally declines in the higher per capita income classes.

5.62 Analysis by family size

While analysing the percentage expenditure on food *vis-a-vis* the family size it has to be borne in mind that, broadly speaking, large-sized families contained comparatively more earning members resulting in higher family income. This, however, was only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by the percentage expenditure on food.

TABLE 5.9

Percentage distribution of families in each family size class by the percentage expenditure on food

Percentage expenditure on food to total expenditure	Number of families (unestimated)	Family size					All
		1	2 and 3	4 and 5	6 and 7	Above 7	
1	2	3	4	5	6	7	8
Below 45 ..	64	24.81	26.72	29.02	10.07	10.42	20.52
45—<50 ..	32	9.83	18.84	6.06	12.56	1.77	10.29
50—<55 ..	47	7.14	3.43	16.35	10.31	18.02	11.73
55—<60 ..	63	26.20	21.70	12.68	20.25	14.66	17.42
60—<65 ..	70	32.02	11.71	18.02	19.43	35.52	19.75
65—<70 ..	48	..	11.73	11.39	16.76	9.58	12.44
70 and above	36	..	5.87	6.48	10.62	10.03	7.85
Total ..	360	100.00	100.00	100.00	100.00	100.00	100.00
Percentage distribution of families ..	..	1.94	23.65	32.62	27.12	14.67	100.00
Number of families (unestimated) ..	..	8	91	123	92	46	360

About 35 per cent. of the single-member families spent less than 50 per cent. of the total expenditure on food and no such family was reported to have spent 65 per cent. or more on food. As against this, about 12 per cent. of the families consisting of more than 7 members spent less than 50 per cent. on food and about 20 per cent. of corresponding families spent 65 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in case of end classes of percentage expenditure on food, *i.e.*, less than 45 and 70 or more, which are appreciably lower or higher than the overall average percentage expenditure on food.

5.7 Proportion of families reporting expenditure on selected sub-groups

The percentage of families reporting expenditure on some of the selected sub-groups of consumption expenditure, or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population group. Such figures by size of families are given in table 5.10.

TABLE 5.10

Percentage of families reporting expenditure on selected sub-groups by family size

Item	Family size						Reporting families (unestimated)
	One	Two or three	Four or five	Six or seven	Above seven	All	
1	2	3	4	5	6	7	8
Prepared meals and refreshments ..	100.00	95.54	98.37	98.85	97.87	97.79	353
Non-alcoholic beverages ..	56.25	89.89	86.96	84.63	86.67	86.38	310
Pan, supari ..	61.93	84.02	82.29	89.20	93.21	85.78	304
Tobacco and tobacco products ..	55.16	74.90	87.09	87.08	86.94	83.56	300
Alcoholic beverages ..	..	..	..	..	..	..	..
Furniture and furnishings ..	8.73	7.05	13.42	8.65	3.42	9.06	35
Household services ..	..	4.70	4.99	3.28	..	3.63	14
Medical care ..	92.86	98.06	97.69	100.00	99.23	98.54	349
Personal care ..	100.00	100.00	100.00	100.00	100.00	100.00	360
Education and reading ..	..	27.21	37.72	32.81	68.72	37.72	126
Recreation and amusement ..	84.50	85.16	74.63	75.55	67.55	76.52	272
Transport and communication ..	90.17	88.23	82.96	84.18	84.30	84.88	290
Remittances to dependants ..	18.56	14.10	11.01	7.12	1.73	9.47	29
Savings and investments ..	98.53	93.70	93.10	99.29	98.79	95.96	335
Debts repaid ..	8.73	44.83	38.47	33.96	45.74	39.24	133

About 98 per cent. of the families reported expenditure on prepared meals and refreshments, the percentage remaining fairly steady in all size classes. Thus, the habit of eating outside the house was quite common. About 86 per cent. of the families reported expenditure on non-alcoholic beverages, like coffee, tea, cocoa, etc. Addiction to pan, supari, tobacco and tobacco products was quite widespread with about 86 and 84 per cent. of the families reporting expenditure on these items respectively. Furniture and furnishings did not seem to be much popular objects of expenditure. However, a small percentage of the families in all the size classes reported expenditure on this item. Similarly expenditure on house-hold services was reported by only 4 per cent. of the families. Expenditure on medical care was reported by about 99 per cent. of the families and on personal care by all the families. The percentage of families reporting expenditure on education and reading went up from about 27 in the size class of two or three to about 69 in the size class of more than seven members, the only exception being the size class of six or seven where this percentage was lower than that in the previous size class. About 77 per cent. of the families reported expenditure on recreation and amusement. The use of means of transport and communication was quite widespread as about 85 per cent. of the families reported expenditure on this item.

About 96 per cent. of the families were either saving or investing some amount and the percentage was fairly steady in all size classes. About 39 per cent. of the families were making repayments of debts which would give some rough idea about the extent of indebtedness among the working class population in Madurai Centre. The percentage of families reporting remittances to dependants decreased with the increase in family size. The overall percentage was reported to be 9 only.

CHAPTER 6

FOOD CONSUMPTION AND NUTRITION

6.1 *Quantities of food consumed*

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding 'prepared meals and refreshments' for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1

Average quantity consumed per family per month by items

Item	Standard Unit (quantity)	Number of families reporting (unesti- mated)*	Average quantity consumed per family per month
1	2	3	4
FOOD, BEVERAGES, ETC.			
<i>Cereals and products</i>			
Paddy	kg.	15	3.58
Rice	341	56.98
Wheat	15	0.27
Jowar	18	1.01
Bajra	20	1.04
Bajra atta	1	0.02
Ragi	33	1.94
Ragi atta	1	0.01
Gram	28	0.06
Other rice products	5	0.07
Maida	5	0.01
Suji, rawa	19	0.05
Cake and pastry	4	0.01
Biscuit	7	0.01
Other wheat products	1	0.02

*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—*contd.*

1	2	3	4
<i>Pulses and products—contd.</i>			
Arhar	kg.	351	2.49
Gram	"	274	1.05
Moong	"	66	0.21
Urd	"	340	2.04
Pea	"	155	0.39
Other pulses	"	203	0.70
Pulse products	"	6	0.02
<i>Oil seeds, oils and fats</i>			
Coconut oil	"	25	0.07
Gingelly oil	"	306	0.90
Groundnut oil	"	127	0.32
Other vegetable oils	"	14	0.01
Vanaspati	"	4	0.00
<i>Meat, fish and eggs</i>			
Goat meat	"	155	0.71
Beef	"	1	0.01
Mutton	"	179	1.01
Poultry	no.	3	0.02
Fresh fish	kg.	173	0.64
Dry fish	"	137	0.17
Preserved fish	"	1	0.00
Eggs—hen	no.	77	2.71
Eggs—duck	"	11	0.17
<i>Milk and products</i>			
Milk—cow	l	294	7.86
Milk—buffalo	"	11	0.15
Curd	kg.	198	1.97
Lassi	"	15	0.28
Ghee—cow	"	43	0.04
Ghee—buffalo	"	17	0.02
Other milk products	"	14	0.20
<i>Condiments and spices</i>			
Salt	"	353	2.65
Turmeric	g.	352	101.48
Chilly—green	"	337	890.76
Chilly—dry	"	350	564.41
Tamarind	"	352	1,318.83
Onion	kg.	352	2.16
Garlic	g.	344	138.22
Coriander	"	350	435.88
Ginger	"	173	61.67
Pepper	"	344	77.80
Methi	"	334	107.42

TABLE 6·1—*contd.*

1	2	3	4
<i>Condiments and spices—contd.</i>			
Mustard	g.	350	165·16
Jira	349	122·70
Clove	1	0·35
Elaichi	3	0·12
Mixed spices	225	42·11
Other spices and condiments	206	34·52
<i>Vegetables and products</i>			
Potato	kg.	329	1·48
Muli, turnip, radish	143	0·60
Carrot, beet	61	0·20
Arum	250	1·04
Other root vegetables	191	0·83
Brinjal	352	5·02
Cabbage	170	0·61
Ladies finger	266	1·07
Tomato	342	2·76
Pumpkin	103	0·69
Gourd	47	0·35
Bean	7	0·01
Pea	11	0·05
Other non-leafy vegetables	295	1·93
Palak	115	0·91
Amaranth, chalai	133	1·09
Methi	1	0·01
Other leafy vegetables	59	0·02
Pickle and preservatives	3	0·00
Other vegetable products	22	0·19
<i>Fruits and products</i>			
Banana, plantain	no.	250	29·74
Orange	105	3·53
Lemon	116	8·65
Mango	39	1·05
Coconut	346	5·78
Cashewnut	kg.	2	0·00
Dried fruits	2	0·00
Other fruits	6	0·01
<i>Sugar, honey, etc.</i>			
Sugar—crystal	241	0·71
Sugar—deshi (khandsari)	20	0·03
Gur	202	1·12
Honey	6	0·01
Others	141	1·07

TABLE 6·1—*contd.*

1					2	3	4
<i>Pan, supari</i>							
Pan leaf	..	..	..	..	.. no.	304	279·24
Supari	..	..	..	..	.. g.	304	102·87
<i>Tobacco and products</i>							
Bidi	..	..	..	..	.. no.	123	127·11
Cigarette	..	..	..	..	.. „	38	16·17
Cigar, cheroot	..	..	..	..	.. „	39	4·28
Chewing tobacco	..	..	..	..	.. g.	162	275·85
Hukka tobacco prepared	..	..	..	..	.. „	1	3·03
Snuff	..	..	..	..	.. „	85	98·56
<i>Non-alcoholic beverages</i>							
Tea leaf	..	..	..	..	.. kg.	24	0·01
Coffee powder, or seed	..	..	..	..	.. „	303	0·18

kg.=kilogram, g. =gram. l. =litre. no.=number.

The quantity of cereals and products consumed, on an average, by a working class family per month was 65·08 kg. Of this, the major portion (56·98 kg.) was accounted for by rice alone. The average size of a family in terms of adult consumption units was 4·18 and hence the quantity of cereals consumed per adult consumption unit per day worked out to about 0·51 kg. Besides 65·08 kg. of cereals and products, the average family consumed 6·90 kg. of pulses and products, 8·01l. of milk and 2·51 kg. of milk products, 1·30 kg. of oils and fats, 2·54 kg. of meat, fish and eggs (excluding eggs and poultry for which quantity figures in weights were not available), 8·86 kg. of condiments and spices, 18·86 kg. of vegetables and products and 2·94 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and products which could not be reduced to weight and of prepared meals, etc., for which quantity data could not be collected. The above is a broad picture of quantities of foodstuffs consumed, on an average, by a family of industrial workers in Madurai.

Among items of pan, supari, tobacco and beverages, an appreciable consumption of pan, supari; bidi and chewing tobacco was recorded.

6.2 *Analysis of nutrition contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the foodstuffs consumed, on an average, by a working class family in Madurai was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age-groups :

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group of 5—14 years at 2,000. The male manual workers were assumed to be moderately active and requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg. hour and a good number even less than 3. All women falling in the age-group of 15—54 years were assumed to require 2,300 calories to allow for activity pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 15 years were assumed to require about 42 g. protein per day and children between 5—14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15 and 54 years, one third were assumed to be pregnant or nursing and their protein requirements were calculated at 100 g. per day.

3. The calcium requirements of children upto 15 years were assumed to be 1.25 g. per day and pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest it was assumed to be 20 mg. per day.

5. The Vitamin B1 requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., were available. However, it has been calculated, while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth meal will provide about 2,500 calories and 65 g. of protein, No assumption has been made with regard to other nutrients.

Table 6·2 gives the nutritive value of the foodstuffs consumed, on an average, by a working class family in Madurai as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients.

TABLE 6·2

Nutritive value of foodstuffs consumed, on an average, by a working class family

Nutrients						Quantity consumed per family per day	Quantity recommended
1						2	3
Calories	..	..	..	..	..	10,656	11,123
Protein	..	..	..	..	..	278 g.	294 g.
Fat	..	..	..	..	..	108 g.	..
Calcium	..	..	..	..	..	2·4 g.	6·1 g.
Iron	..	..	..	..	..	148 mg.	108 mg.
Vitamin A	..	..	..	..	..	8,098 i.u.	18,200 i.u.
Vitamin B1	..	..	..	..	..	5·5 mg.	5·6 mg.
Vitamin C	..	..	..	..	..	296 mg.	260 mg.
Nicotinic Acid	..	..	..	..	..	60 mg.	..
Riboflavin	..	..	..	..	..	2·9 mg.	..

g.=gram, mg.=milligram, i.u.= international unit.

From the above it would appear that the diet was grossly deficient in respect of Vitamin A and calcium. The consumption of calories would also appear to be on the low side. Increased intake of wheat and products and other mixed cereals, leafy vegetables and fruits will help to overcome these deficiencies.

CHAPTER 7

BUDGETARY POSITION

7.1 *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Moreover, in the present survey only the value of articles of food, drink, tobacco and fuel and light actually consumed during the month was taken on the disbursement side and not the amount spent on the purchase of the goods as such during that particular month. Further, income from 'family members enterprise account' could only be appropriate because of difficulties of accounting. On account of all these factors, in exact balance between average receipts and disbursements per family cannot be expected in the data.

Table 7.1 gives the average receipts and disbursements by monthly income classes and also the net balancing difference between the two.

TABLE 7.1

Average receipts, disbursements and balancing difference by family income classes

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference + or — (Rs.)
1	2	3	4	5
Less than 30 ..	1.66	137.86	137.04	+0.82
30 to less than 60 ..	10.08	117.07	116.29	+0.78
60 to less than 90 ..	24.72	151.06	152.13	—1.07
90 to less than 120 ..	32.20	192.49	190.09	+2.40
120 to less than 150 ..	15.33	203.69	202.33	+1.36
150 to less than 210 ..	11.64	280.94	278.15	+2.79
210 and above ..	4.37	425.95	425.70	+0.25
Total ..	100.00	195.95	194.83	+1.12

Taking all income classes, the net balancing difference was Rs. 1.12 or about 1 per cent. of the total receipts. Except for the income class of 'Rs. 60 to less than Rs. 90', the net balancing difference was positive.

7.2 Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term 'current money income' has been taken to include income from paid employment, self-employment and other income such as rent from land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries; while 'money expenditure for current living' has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants, taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred

to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7·2.

TABLE 7·2

Budgetary position by family income classes

Item	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
Average monthly income per family	15·79	48·32	77·02	102·07	134·07	166·69	262·98	108·48
Average monthly expenditure per family	94·16	111·08	133·85	165·25	176·61	245·48	365·19	170·68
<i>Monthly balance</i>								
Percentage of families recording surplus* to total families .. ..	..	0·68	3·07	3·31	4·09	2·18	1·63	14·96
Percentage of families recording deficit to total families	1·66	9·40	21·65	28·89	11·24	9·46	2·74	85·04
Average surplus (+) or deficit (—) per family	—78·37	—62·76	—56·83	—63·18	—42·54	—78·79	—102·21	—62·20

*Zero balance is considered as surplus.

Of the total families surveyed, only 15 per cent. had balanced or surplus budgets while the remaining 85 per cent. had deficit budgets.

7·3 Budgetary position by family composition

Table 7·3 gives the budgetary position of the families by family types in terms of the number of adults and children in the family.

TABLE 7-3

Budgetary position by family composition

Item	Family composition (in terms of adults/children)					
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children
1	2	3	4	5	6	7
Percentage of families recording surplus* to total families ..	0.93	0.53	1.19	0.55	1.31	1.54
Percentage of families recording deficit to total families ..	1.01	0.40	4.05	9.04	8.60	12.20
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families together	—21.86	—10.17	—31.96	—41.28	—49.74	—54.44

Item	Family composition (in terms of adults/children)				
	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1	8	9	10	11	12
Percentage of families recording surplus* to total families ..	3.44	0.70	2.44	2.33	14.96
Percentage of families recording deficit to total families ..	4.62	6.10	13.76	25.26	85.04
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families together	—14.23	—99.60	—87.71	—77.95	—62.20

*Zero balance is considered as surplus.

Taking all families, the net result was a deficit balance although the deficit was the least in the case of families having one adult and children (one or more).

PART II
(LEVEL OF LIVING)

CHAPTER 8

LEVEL OF LIVING

8.1 *Concept of level of living*

In part I, data have been presented mainly on the economic and material aspects of the level of living, e.g., income and expenditure of working class families (as defined for the purpose of this survey) in Madurai. The concept of level of living, however, does not merely end with the satisfaction of material wants, it embraces all types of material and non-material wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care-desires for particular types of food, drink, housing, clothing, etc.; for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These non-material aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living covered were :

- (a) Sickness;
- (b) Education;

- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items and live-stock.

8.2 *Scope of Schedule 'B'*

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness' information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under 'Education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of rights, trade unionism and social security', details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the interview method from the members of the sampled families. The investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, *e.g.*, Investigator and informant bias, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to housing, condition of repairs, sewage and ventilation arrangements given in Chapter 11 and condition of workplaces, welfare amenities provided to workers and awareness of provisions of labour laws on the part of the workers in Chapter 12 is based on

the opinion of different Field Investigators and/or the sampled workers. As such the information relating to these aspects is of a subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (120 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

CHAPTER 9

EDUCATIONAL INTERESTS

9.1 General education

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5--14 years) and others, by reasons and income classes.

TABLE 9.1

Distribution of persons (aged 5 years and above) by income and educational standard

Item	Monthly family income class (Rs.)			
	< 60	60— < 120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) ..	16	359	115	490
Percentage to total	3.27	73.26	23.47	100.00
(A) <i>All persons</i>				
Percentage receiving education ..	18.75	19.50	24.35	20.61
Percentage not receiving education ..	81.25	80.50	75.65	79.39
Total ..	100.00	100.00	100.00	100.00
(B) <i>Children</i>				
Percentage receiving education ..	100.00	60.71	67.65	63.09
Percentage not receiving education ..	..	39.29	32.35	36.91
Total ..	100.00	100.00	100.00	100.00
<i>All persons receiving education</i>				
Percentage receiving education in primary schools ..	66.67	70.00	64.28	68.32
Percentage receiving education in secondary schools ..	33.33	24.29	28.57	25.74
Percentage receiving education in other educational institutions ..	..	5.71	7.15	5.94
Total ..	100.00	100.00	100.00	100.00

TABLE 9.2

Percentage distribution of persons—children and others—not receiving education by reasons and family income

Reasons for not receiving education	Monthly family income class (Rs.)							
	<60		60—<120		120 and above		All	
	Children	Others	Children	Others	Children	Others	Children	Others
	1	2	3	4	5	6	7	8	9
Financial difficulties	30·77	38·63	31·02	36·37	40·79	38·18	33·24
Lack of facility	23·08	..	11·84	..	13·16	..	12·57
Domestic difficulties	7·69	..	14·29	27·27	7·89	5·45	12·57
Attending to family enterprise	1·22	..	1·32	..	1·20
Lack of interest	23·08	29·55	29·39	18·18	23·68	27·28	27·85
Others	15·38	31·82	12·24	18·18	13·16	29·09	12·57
Total	100·00	100·00	100·00	100·00	100·00	100·00	100·00

Out of the total family members aged 5 years and above, about 21 per cent. were receiving education and the remaining about 79 per cent. were not receiving education. The percentage of children receiving education was about 63 which showed that the families were generally keen on getting their children educated. Of the total members receiving education, about 68 per cent. were studying in primary schools, about 26 per cent. in secondary schools and the rest were receiving education in other institutions. The main reasons for children and adults not receiving education were reported to be financial difficulties and lack of interest.

9.2 Skill and technical training

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and the type of technical training desired. The information collected revealed that of the total of 490 family members, only 3 persons had received or were receiving technical education and training in

electrical mechanism, etc. Of the total family members, seventeen persons were reported to have skill in hand-spinning, painting, electric-wiring, embroidery, carpentry, weaving and motor mechanism. Desire for technical education and training was expressed by 48 members and the occupations and vocations which they had in view were motor mechanic, mechanical, civil and electrical engineering, steel metal works, textile engineering, power loom mechanism, tailoring, etc.

CHAPTER '10 SICKNESS AND TREATMENT

10.1 *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. This, even if petty cases of sickness, *e.g.*, headache, were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and date of recovery from the sickness during the reference period only were taken into consideration.

The broad types of sickness, *e.g.*, digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, *i.e.* whether work was stopped or not.

10.2 *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type of sickness, duration, type of treatment, source of assistance and consequences on the gainfully employed members. In all, there were 199 cases of sickness reported among 577 members of the sampled families.

TABLE 10-1

Distribution of cases of sickness by (a) type (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences

							Percentage of cases
(a) Type of sickness							
Dysentery, diarrhoea, stomach trouble	..	..	..	..	..	..	11.56
Fever	..	..	..	..	..	..	31.66
Smallpox, plague, cholera	..	..	..	..	..	..	4.52
Respiratory diseases	..	..	..	..	..	..	5.53
Cough and cold	..	..	..	..	..	..	5.02
Other diseases	..	..	..	..	..	..	41.71
Total							100.00
(b) Duration (during the reference period)							
Not reporting	..	..	..	..	..	..	1.00
Below 7 days	..	..	..	..	..	..	35.68
7 days to below 15 days	..	..	..	..	..	..	36.18
15 days to below 30 days	..	..	..	..	..	..	11.56
30 days to below 60 days	..	..	..	..	..	..	8.04
60 days	..	..	..	..	..	..	7.54
Total							100.00
(c) Type of treatment							
No treatment	..	..	..	..	..	..	4.53
Self treatment	..	..	..	..	..	..	27.13
Ayurvedic treatment	..	..	..	..	..	..	7.03
Homoeopathic treatment	..	..	..	..	..	..	1.51
Allopathic treatment	..	..	..	..	..	..	59.80
Total							100.00
(d) Source of assistance received							
No assistance received	..	..	..	..	..	..	85.43
Friends and relatives	..	..	..	..	..	..	0.50
Money lender	..	..	..	..	..	..	..
Employer	..	..	..	..	..	..	0.50
Others	..	..	..	..	..	..	..
Employee's State Insurance Scheme	..	..	..	..	..	..	13.57
Total							100.00
(e) Consequences (for gainfully occupied members of families)							
Work and normal diet stopped	..	..	..	..	..	..	55.56
Only work stopped	..	..	..	..	..	..	44.44
Only normal diet stopped	..	..	..	..	..	..	..
Total							100.00

Fever accounted for about 32 per cent. and dysentery, diarrhoea and stomach trouble for about 12 per cent. of the cases of sickness. The distribution of cases by duration showed that in about 72 per cent. of the cases, the sickness lasted for less than 15 days. Allopathic treatment was taken in about 60 per cent. of the cases. No treatment was taken in about 5 per cent. of the cases. In about 85 per cent. of the cases no financial assistance for treatment was received. In about 14 per cent. of the cases, the treatment was done under the Employees' State Insurance Scheme. Taking the cases of sickness among the gainfully occupied members of the families, in all the cases sickness resulted in abstention from work. The average duration of such absence was 8 days.

CHAPTER 11

HOUSING CONDITIONS

11.1 *Introductory*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11.2 *Condition of building*

Table 11.1 shows the percentage distribution of families by general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

Percentage distribution of families by general characteristics of the building in which dwellings were located

							Percentage of families
(a) Type of building							
Chawl/bustee	..	..	..	..	..	..	59.17
Flat	..	..	..	..	..	..	0.83
Independent building	..	..	..	..	..	..	28.33
Others	..	..	..	..	..	..	11.67
Total						..	100.00
(b) Ownership or type of landlord							
Employer	..	..	..	..	..	..	5.83
Self	..	..	..	..	..	..	14.17
Private	..	..	..	..	..	..	79.17
Public bodies	..	..	..	..	..	..	0.83
Total						..	100.00

TABLE 11.1—*contd.*

							Percentage of families
(c) Type of structure							
Permanent kutcha ..	..	..	..	..	..	..	33.33
Permanent pucca ..	..	..	..	..	..	..	46.67
Temporary kutcha ..	..	..	..	..	..	..	15.83
Temporary pucca ..	..	..	..	..	..	..	4.17
Others ..	..	..	..	..	..	..	..
Total							100.00
(d) Condition of repairs							
Good ..	..	..	..	..	..	..	16.67
Moderately good ..	..	..	..	..	..	..	51.67
Bad ..	..	..	..	..	..	..	31.66
Total							100.00
(e) Sewage arrangements							
Satisfactory ..	..	..	..	..	..	..	36.67
Moderately satisfactory ..	..	..	..	..	..	..	18.33
Unsatisfactory ..	..	..	..	..	..	..	45.00
Total							100.00
(f) Ventilation arrangements							
No ventilation ..	..	..	..	..	..	..	..
If ventilation							
(i) Good ..	..	..	..	..	..	..	14.17
(ii) Bad ..	..	..	..	..	..	..	51.67
(iii) Tolerable ..	..	..	..	..	..	..	34.16
Total							100.00

About 59 per cent. of the sampled families were living in chawls/bustees, about 28 per cent. in independent buildings, 1 per cent. in flats and the rest had other modes of accommodation. Most of the families (about 79 per cent.) were living in private buildings and about 14 per cent. in self-owned buildings. The percentage of families living in buildings provided by employer was 6. About 51 per cent. of the families were living in pucca houses with walls built of cement, bricks, concrete or stone and the remaining in kutcha houses.

11.3 Condition of dwelling

Table 11-2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2

Distribution of dwellings by various characteristics

								Percentage of dwellings
(a) Number of living rooms in dwelling								
One	..	..	..	..	..	..	95.00
Two	..	..	..	..	..	..	5.00
Three	..	..	..	..	..	..	..
More than three	..	..	..	..	..	..	..
Total							100.00	
(b) Lighting type								
Electricity	..	..	..	..	..	..	16.67
Kerosene	..	..	..	..	..	..	83.33
Total							100.00	
(c) Provision of kitchen								
Kitchen provided	..	..	..	..	..	..	40.84
Where not provided using								
(i) Room in common use with other families	..	..	..	..	..	..	..
(ii) Part of living room	..	..	..	..	..	..	38.33
(iii) Covered or uncovered verandah	..	..	..	..	..	..	20.83
(iv) No specific part of the house	..	..	..	..	..	..	..
Total							100.00	
(d) Number of stores								
No store	..	..	..	..	..	..	93.33
One	..	..	..	..	..	..	6.67
More than one	..	..	..	..	..	..	..
Total							100.00	

TABLE 11.2—*contd.*

							Percentage of dwellings
(e) Provision of bath room							
No bath provided ..	..	..	..	..	..	..	80.83
Where provided:							
(i) In individual use ..	..	..	..	..	..	..	9.17
(ii) In common use ..	..	..	..	..	..	..	10.00
Total							100.00
(f) Provision of covered verandah							
Provided ..	..	..	..	..	..	..	55.83
Not provided ..	..	..	..	..	..	..	44.17
Total							100.00
(g) Source of water supply							
Tap provided:							
(i) In dwelling ..	..	..	..	..	..	..	5.83
(ii) Outside dwelling ..	..	..	..	..	..	..	28.33
Well (with or without hand pump) ..	..	..	..	..	..	..	59.17
Rivers, lakes and springs ..	..	..	..	..	..	..	6.67
Total							100.00
(h) Provision of latrine							
No latrine ..	..	..	..	..	..	..	37.50
In individual use ..	..	..	..	..	..	..	7.50
In common use with other families ..	..	..	..	..	..	..	55.00
Total							100.00
(i) Type of latrine							
Flush system ..	..	..	..	..	..	..	19.70
Septic tank system ..	..	..	..	..	..	..	3.03
Manually cleaned ..	..	..	..	..	..	..	77.27
Total							100.00

It would be seen that a majority of the families were living in dwellings having one living room. A separate kitchen was provided in about 41 per cent. of the cases but in most of the cases no separate bath room or store room was provided. In about 34 per cent. of the dwellings there was arrangement for tap water supply though outside the dwelling. In a majority of cases there was provision for latrines cleaned manually and in common use with others.

11.4 Distance of dwellings from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the names of important places and percentage distribution of families visiting the places by distance of the places from their dwellings.

TABLE 11.3

Distribution of families visiting important places by distance of the places from their dwellings

Particulars of places	Percentage of families not visiting	Percentage of families visiting the places by distance			Total
		Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6
Work place of main earner	56.67	12.50	30.83	100.00
Primary school	100.00	..	..	100.00
Medical aid centre ..	0.83	78.33	16.67	4.17	100.00
Hospital	34.17	17.50	48.33	100.00
Playground for children ..	61.67	14.17	5.83	18.33	100.00
Cinema house	68.33	22.50	9.17	100.00
Shopping centre—grocery	85.83	4.17	10.00	100.00
Shopping centre—vegetables	88.33	6.67	5.00	100.00
Employment exchange	4.17	8.33	87.50	100.00
Railway station	35.00	56.67	8.33	100.00
Bus stop	95.00	4.17	0.83	100.00
Post office..	..	91.67	7.50	0.83	100.00

In about 57 per cent. of the cases, work-places of the main earners were at a distance of less than 1 mile and in about 12 per cent. of the cases these were at a distance of 1 mile to less than 2 miles and in the remaining cases the distance was two miles or more than that. Other important places of visit by workers or their families, such as school, medical aid centre, shopping centres, bus stop, cinema and post office were at a distance of less than 1 mile in a majority of the cases. Employment exchange and hospital were at a distance of 2 miles and above in a majority of cases.

CHAPTER 12

EMPLOYMENT, WORKING AND SERVICE CONDITIONS

12.1 *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such employee-members of the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

12.2 *Employment pattern*

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as 'permanent' and 'others', for a reference period of one year.

TABLE 12.1
Distribution of man-weeks by employment status

Employment particulars	Percentage of man-weeks worked		
	Permanent workers	Other workers	All
1	2	3	4
(a) Paid employment			
(i) In factories	93.59	72.99	90.48
(ii) In other establishments .. ..	..	..	..
(b) Self-employment .. ..	..	1.74	0.26
(c) In employment but not at work	6.38	6.04	6.32
(d) Not in employment at			
(i) Seeking work	0.03	16.67	2.55
(ii) Not seeking but available for work .. ..	..	2.56	0.39
(iii) Not available for work .. ..	..	..	..
Total	100.00	100.00	100.00
Total number of employees	118	21	139

There was a clear difference in the pattern for 'permanent' and 'other' employees. In case of the former, the percentage of man-weeks in 'self-employment' and 'not in employment' was more or less nil but not so in case of the latter who had a lesser quantum of paid employment.

12.3 Condition of work-place

Table 12.2 gives the opinion of the employee-members of sampled families (excluding those who were on out-door duties), classified by industry groups, about the condition of work-places.

TABLE 12·2

Percentage distribution of employees according to opinion expressed on condition of work places by industry groups

Condition of work-place					Industry groups		
					Cotton textiles	Rest	All
1					2	3	4
<i>Temperature, humidity and ventilation</i>							
Uncomfortable	..	..	..	..	45·00	5·26	39·57
Tolerable or comfortable	..	..	..	..	55·00	94·74	60·43
Total					100·00	100·00	100·00
<i>Illumination</i>							
Too dark	..	..	..	..	2·50	..	2·16
Too bright	..	..	..	..	..	5·26	0·72
Tolerable or good	..	..	..	..	97·50	94·74	97·12
Total					100·00	100·00	100·00
<i>Cleanliness</i>							
Dirty	..	..	..	..	4·17	..	3·69
Fair or good	..	..	..	..	95·83	94·74	95·68
No particular comment	..	..	..	..	..	5·26	0·72
Total					100·00	100·00	100·00
<i>Sitting and standing arrangement</i>							
Uncomfortable	..	..	..	..	28·33	10·53	25·90
Comfortable	..	..	..	..	58·34	73·68	60·43
No particular comment	..	..	..	..	13·33	15·79	13·67
Total					100·00	100·00	100·00
Total number of employees					120	19	139

12·4 Amenities provided

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided within the area or premises of the factory and outside are presented in table 12·3.

TABLE 12.3

Percentage distribution of employees according to opinion expressed on amenities provided

Item		Not report- ing	Not pro- vided	Pro- vided	Total	Among provided (Col. 4) considere d			
						Unsatis- factory	Satis- factory	No particu- lar com- ment	Total
1		2	3	4	5	6	7	8	9
Latrines and urinals		..	0.72	99.28	100.00	3.62	95.65	0.73	100.00
Bath ..	..	..	82.73	17.27	100.00	8.33	91.67	..	100.00
Wash places	..	..	0.72	99.28	100.00	4.35	95.65	..	100.00
Drinking water	..	..	..	100.00	100.00	0.72	99.28	..	100.00
Rest shelter	..	..	24.46	75.54	100.00	8.57	86.67	4.76	100.00
Canteen ..	..	..	10.79	89.21	100.00	8.87	84.68	6.45	100.00
Reading or recreation	..	..	69.79	30.21	100.00	19.05	50.00	30.95	100.00
Co-operative store and grain shop	..	..	15.83	84.17	100.00	23.08	60.68	16.24	100.00
Technical training	..	..	55.39	44.61	100.00	1.61	96.78	1.61	100.00
Medical facilities arranged by employ- ers	..	..	48.92	51.08	100.00	5.63	92.96	1.41	100.00
Medical facilities arranged by E.S.I.C.	0.72	3.60	95.68	100.00	18.05	75.94	6.01	100.00	

12.5 Statutory rights and benefits

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

Distribution of employee-members by rights and benefits under labour laws and awareness thereof

Rights and benefits	Not reporting	Percentage of employee-members by awareness			Total
		Fully aware	Partially aware	Not aware	
1	2	3	4	5	6
<i>Factories Act</i>					
Maximum daily hours of work at normal wages	94.25	..	5.75	100.00
Rates of overtime wages ..	5.75	43.16	2.89	48.20	100.00
Ban on employment between 10 P.M. and 5 A.M. (women workers)	4.35	91.30	..	4.35	100.00
Entitlement to leave with wages	84.89	0.72	14.39	100.00
Rate of leave with wages	55.39	4.32	40.29	100.00
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals	94.25	..	5.75	100.00
Maximum interval at which wages can be paid	82.73	..	17.27	100.00
Imposition of fines and deductions from wages	79.84	2.89	17.27	100.00
Procedure for complaints	76.98	2.16	20.86	100.00
<i>Employees' State Insurance Act</i>					
Benefit for sickness	90.30	3.73	5.97	100.00
Benefit for temporary disablement	73.13	2.24	24.63	100.00
Dependants' benefit in case of death	34.33	2.24	63.43	100.00
Benefits to be claimed during confinement (for women workers)	8.69	56.52	8.70	26.09	100.00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement	100.00	..	..	100.00
Compensation for death due to work accident	100.00	..	..	100.00
Procedure for complaints	80.00	..	20.00	100.00

TABLE 12·4—*contd.*

1	2	3	4	5	6
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedures for recruitment, discharge, disciplinary action, etc.	61·31	0·73	37·96	100·00
Approval of procedures	54·01	..	45·99	100·00
Intimation of procedures to the workers	57·66	0·73	41·61	100·00
<i>Industrial Disputes Act</i>					
Lay-off compensation	92·09	..	7·91	100·00
Rate of lay-off compensation	91·37	1·44	7·19	100·00
Notice of retrenchment	86·33	2·16	11·51	100·00
Retrenchment compensation..	..	84·89	4·32	10·79	100·00
<i>Employees' Provident Funds Act and Scheme</i>					
Contribution by employer	94·49	..	5·51	100·00
Period after which the employer's contribution becomes payable	21·26	1·57	77·17	100·00
Accumulation of interest	81·89	0·79	17·32	100·00

12·6 Trade Union membership

Data collected regarding association of employee-members with trade unions are presented in table 12·5. For the purpose of the survey, a trade union was defined as any organisation or association of the workers which stood for achievement of their economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

Distribution of employee-members according to membership of trade unions and other details

Membership							Percentage of employee-members
1							2
No union exists							6.47
In case of a union							
(a) Members							64.03
(b) Not members							29.50
Total ..							100.00
<i>Subscription paid</i>							
Not reporting or no subscription							1.12
Paying regularly							87.64
Not paying regularly							11.24
Total ..							100.00
<i>Rate of subscription per month</i>							
Not reporting							1.12
Less than Re. 0.25							40.45
Re. 0.25 to less than Re. 0.50							57.30
Re. 0.50 and above							1.13
Total ..							100.00

In about 6 per cent. of the cases, there was no trade union in existence and where there was a trade union about 64 per cent. of the employee-members were reported to be its members. Of these, about 88 per cent. were paying their subscription regularly. The rate of subscription was less than Re. 0.25 per month for about 40 per cent. of the employee-members, Re. 0.25 to less than Re. 0.50 per month for about 57 per cent. of the employee-members and only 1 per cent. were paying Re. 0.50 or more per month.

12.7 Length of service

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he was employed on the day preceding the date of survey. If the service was discontinuous, the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information, the distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12.6

Percentage distribution of employee-members by industry group according to length of service

Length of service	Industry groups		All
	Cotton textile	Rest	
1	2	3	4
Less than 1 year	1.67	5.26	2.16
1 year to less than 5 years	11.67	47.37	16.55
5 years to less than 10 years	3.33	26.32	6.47
10 years to less than 20 years	57.50	15.79	51.80
20 years and above	25.83	5.26	23.02
Total	100.00	100.00	100.00
Number of employees	120	19	139

By and large, the employee-members of the sampled families constituted a stable labour force.

12.8 Service conditions

In regard to service conditions, information was obtained on shift working, rest interval, pay period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members, including paid apprentices, employed in registered factories on the

day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 shows the relevant data collected on service conditions.

TABLE 12.7

Percentage distribution of employee-members by industry groups and service conditions

Service condition					Industry groups		All
					Cotton textiles	Rest	
1					2	3	4
<i>Shift-working</i>							
Day	..	..	..	..	30.83	68.42	35.97
Night..	..	..	..	..	..	..	..
Evening	..	..	..	..	..	..	..
Rotation	..	..	..	..	69.17	31.58	64.03
Total					100.00	100.00	100.00
<i>Daily rest interval</i>							
No rest interval	..	..	..	..	..	..	..
Half-an-hour or less	..	..	..	..	..	..	..
More than half-an-hour	..	..	..	..	100.00	100.00	100.00
Total					100.00	100.00	100.00
<i>Pay-period</i>							
Weekly	..	..	..	..	3.33	26.32	6.47
Fortnightly	..	..	..	..	..	10.53	1.44
Monthly	..	..	..	..	95.84	52.63	89.93
Others	..	..	..	..	0.83	10.52	2.16
Total					100.00	100.00	100.00
<i>Days of paid earned leave enjoyed</i>							
0 day	..	..	..	..	12.50	21.05	13.67
1 to 10 days	..	..	..	..	1.67	10.53	2.88
11 to 15 days	..	..	..	..	85.00	47.37	79.86
16 days and above	..	..	..	..	0.83	21.05	3.59
Total					100.00	100.00	100.00

Taking all industries together, about 64 per cent. of the employee-members were in shifts by rotation and the rest in day shifts. All the employee-members reported that they were enjoying rest-interval of more than half-an-hour. As regards pay-period, most of the employee-members (about 90 per cent.) were being paid monthly. The percentage of employee-members paid fortnightly was about 1 only and of those paid weekly about 6. Data on paid earned leave enjoyed by the employee-members during the calendar year preceding the date of survey showed that about 4 per cent. of the employee-members enjoyed leave for 16 days and more, 80 per cent. for 11 to 15 days, about 3 per cent. for 1 to 10 days and the rest reported that they had not enjoyed any paid earned leave. In this connection it has to be borne in mind that some of the employee-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

12.9 Social security benefits

Data were also collected on social security benefits, *e.g.*, Provident Fund and the Employees' State Insurance Schemes, enjoyed by the employee-members as on the date of survey. These data are presented in table 12-8.

TABLE 12-8

Distribution of employee members by social security benefits

Scheme							Percentage of employee- members
	1						2
<i>Provident Fund Scheme</i>							
No arrangement	8·63
If arrangement							
(A) Contributing	87·05
(B) Not contributing							
(a) Not eligible	4·32
(b) Not interested
Total	100·00
<i>Employees' State Insurance Scheme</i>							
Not reporting	0·72
No arrangement	3·60
If arrangement							
(a) Contributing	95·68
(b) Not contributing
Total	100·00

Of the total of 139 employee-members, about 87 per cent. were contributing to provident fund account either under the Employees' Provident Funds Act or under voluntary provident fund schemes maintained by the employers. About 4 per cent. of the employee-members were reported to be not eligible to join the scheme. About 96 per cent. of the employee-members were covered by the Employees' State Insurance Scheme.

Apart from the Provident Fund and Employees' State Insurance Schemes, information on other social security benefits voluntarily given by the employers, *e.g.*, gratuity, pension, etc., was sought. As for gratuity, 28 employee-members reported the existence of such system in the establishments where they were employed. The most common rate of gratuity was reported to be half month's pay per year of service. The system of pension prevalent in the establishments where they were employed was reported by 44 employee-members. The rate of pension in most of the cases was reported to be half month's pay per month after retirement subject to the completion of a period of 30 years of service.

CHAPTER 13

SAVINGS, ASSETS AND INDEBTEDNESS

13·1 *Introductory*

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on family account and on enterprise and other purposes account—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

13·2 *Components of savings*

Relevant data on 'Savings' and 'Assets' are presented in table 13·1.

TABLE 13·1

(A) *Average amount (Rs.) of savings and assets per reporting family by income classes*

Savings/Assets				Monthly family income class (Rs.)			
				< 60	60— < 120	120 and above	All
1				2	3	4	5
<i>Average amount per reporting family (Rs.)</i>							
Savings	..	..	..	117·33	549·16	948·09	591·42
Assets	..	..	..	282·33	329·19	1,251·26	475·28
Total				399·66	878·35	2,199·26	1,066·70

TABLE 13·1—*contd.*(B) *Percentage distribution of savings and assets by form and income classes*

Form of savings/assets	Monthly family income class (Rs.)			
	< 60	60— < 120	120 and above	All
<i>(i) Savings</i>				
<i>(a) On family account</i>				
Life insurance premium paid .. ..	..	4·72	6·05	5·08
Provident fund—own contribution ..	14·68	28·60	18·52	24·98
Provident fund—employer's contribution	14·68	28·60	18·52	24·98
Small savings (bank, postal and cash in hand) .. ..	..	0·21	0·02	0·15
Others .. ..	..	0·39	..	0·25
Total ..	29·36	62·52	43·11	55·44
<i>(b) On enterprise and other purposes account</i> ..	..	..	..	..
<i>(ii) Assets</i>				
<i>(a) On family account</i>				
Land	45·87	8·42	18·50	12·48
Building	20·85	15·18	25·32	18·65
Live stock .. ..	..	0·04	0·12	0·06
Jewellery and ornaments	3·34	9·44	7·94	8·83
Others	0·58	4·40	5·01	4·54
Total ..	70·64	37·48	56·89	44·56
<i>(b) On enterprise and other purposes account</i> .. ..	..	..	..	..
GRAND TOTAL ..	100·00	100·00	100·00	100·00
Total number of reporting families ..	6	93	19	118

The amount of savings and assets per reporting family worked out to about Rs. 592 and Rs. 475 respectively giving a total of Rs. 1,067. Thus, savings formed about 55 per cent. and assets about 45 per cent. of the total amount of savings and assets held by the reporting families. Both savings and assets were held wholly on 'family account'.

13·3 *Extent of savings and assets*

Table 13·2 gives frequency distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13·2

Percentage distribution of families by total amount of savings and assets and income classes

Amount of savings and assets	Monthly family income class (Rs.)			
	<00	60— <120	120 and above	All
1	2	3	4	5
Not reporting	14·29	1·06	..	1·67
Nil .. .. .	..	..	..	..
Less than Rs. 200	28·57	7·45	..	7·50
Rs. 200 to below Rs. 500	28·57	7·45	..	7·50
Rs. 500 to below Rs. 1,500	28·57	74·47	47·37	67·50
Rs. 1,500 to below Rs. 2,500 .. .. .	..	6·38	31·58	10·00
Rs. 2,500 to below Rs. 3,500 .. .. .	..	3·19	..	2·50
Rs. 3,500 to below Rs. 4,500 .. .. .	..	..	5·26	0·83
Rs. 4,500 and above .. .. .	..	..	15·79	2·50
Total	100·00	100·00	100·00	100·00

About 16 per cent. of the families reported savings and assets of Rs. 1,500 and above, about 68 per cent. of the families of Rs. 500 to less than Rs. 1,500 and about 15 per cent. of the families of less than Rs. 500.

13·4 Possession of durable articles and live-stock

In addition to savings and assets, data were collected on possession of certain selected durable articles and live-stock. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles, etc. Table 13·3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13·3

Number of families possessing selected durable articles and live-stock and number of articles, etc., possessed

Durable articles and live-stock					Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles etc., possessed	Average number per family of reporting families.
1					2	3	4	5
Table	..	..	..	..	7	5·83	7	1·00
Chair	..	..	..	..	20	16·67	21	1·05
Clock, time-piece	..	..	..	..	29	24·17	29	1·00
Cot	..	..	..	..	57	47·50	67	1·18
Harmonium	..	..	..	..	1	0·83	1	1·00
Stringed instrument	..	..	..	..	1	0·83	1	1·00
Fountain pen	..	..	..	..	35	29·17	42	1·00
Wrist watch	..	..	..	..	17	14·17	17	1·00
Bicycle	..	..	..	..	20	16·67	20	1·00
Cow, buffalo	..	..	..	..	8	6·67	12	1·50

It would appear from the above table that the possession of some what costly durable articles such as clock/time-piece, wrist watch, bicycle, etc., was not very uncommon among the working class families surveyed.

13·5 *Extent of indebtedness*

Table 13·4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13·4

Percentage distribution of families by amount of debt and income classes

Amount of debt	Monthly family income class (Rs.)			
	< 60	60—< 120	120 and above	All
1	2	3	4	5
Less than Rs. 50	28·57	..	5·56	2·68
Rs. 50 to less than Rs. 100	42·85	8·05	..	8·93
Rs. 100 to less than Rs. 150	14·29	10·34	11·11	10·71
Rs. 150 to less than Rs. 250 .. ..	..	12·64	16·67	12·50
Rs. 250 to less than Rs. 500 .. ..	..	45·98	16·67	38·39
Rs. 500 to less than Rs. 1,000 .. ..	..	19·54	38·88	21·43
Rs. 1,000 to less than Rs. 2,000	14·29	1·15	11·11	3·57
Rs. 2,000 and above .. ..	..	2·30	..	1·79
Total ..	100·00	100·00	100·00	100·00
Total number of families reporting debt ..	7	87	18	112

Taking all families together, about 13 per cent. of them reported debt of Rs. 150 to less than Rs. 250, about 38 per cent. of Rs. 250 to less than Rs. 500, about 21 per cent. of Rs. 500 to less than Rs. 1,000, and about 5 per cent. of Rs. 1,000 and more.

13·6 Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13·5.

TABLE 13.5

Distribution of families, loans and amount of loans by purpose

Purpose of loans	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	2	3	4
(A) On family account			
Festival	2.68	1.67	0.99
Marriage	12.50	7.90	20.70
Child birth	3.57	5.02	5.62
Funeral	2.68	3.11	5.25
Sickness	10.71	10.29	7.45
Education	0.89	1.20	0.42
Unemployment or lay-off	1.79	2.15	2.97
Current deficit	57.14	60.05	36.42
Inherited debt .. .. .	..	..	..
Others	3.57	5.74	7.24
Total ..	95.53	97.13	87.06
(B) On enterprise and other purposes account			
Building	0.89	1.20	5.10
Purchase of other assets .. .. .	..	..	..
Cultivation	1.79	0.71	6.78
Other family enterprise	1.79	0.96	1.06
Total ..	4.47	2.87	12.94
GRAND TOTAL ..	100.00	100.00	100.00
Absolute total ..	112	418	52,979 (Rs.)

Out of the total of 120 sampled families, 112 or about 93 per cent. reported debt on the date of survey. Out of the families reporting debt about 96 per cent. had taken loans on family account, and the remaining about 4 per cent. on 'enterprise and other purposes account'.

13.7 Sources and terms of loans

Table 13.6 gives percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.6

Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loans)	
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Provident fund	..	No security	80.86	No interest	15.55	Weekly	..
Co-operative society	5.98	Land	1.91	Less than 6%	0.95	Monthly	11.48
Employer	0.24	Ornaments and jewellery	5.51	6% to less than 12½%	23.21	Quarterly	0.24
Money lender	34.45	Others	11.72	12½% to less than 25%	6.94	Half-yearly	..
Shopkeeper	2.39			25% to less than 50%	12.92	Yearly	3.59
Friends and relatives	52.63			50% and above	40.43	Others	84.69
Others	4.31						
Total	.. 100.00		100.00		100.00		100.00

About 53 per cent. of the loans were taken from friends and relatives and about 34 per cent. from money lenders. About 81 per cent. of the loans were taken against no security. No interest was paid in the case of about 16 per cent. of the loans. In case of about 23 per cent. of the loans, interest was paid at the rate of 6 per cent. to less than 12½ per cent., in case of about 7 per cent. of the loans interest was paid at the rate of 12½ per cent. to less than 25 per cent., in case of about 13 per cent. of the loans, interest was paid at the rate of 25 per cent. to less than 50 per cent. and in case of about 40 per cent. interest was paid at the rate of 50 per cent. and above. About 85 per cent. of the loans were to be repaid in unspecified instalments, about 11 per cent., in monthly instalments and about 4 per cent. in yearly instalments.

CHAPTER 14

SOME IMPORTANT FINDINGS

14.1 *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Madurai Centre to about 9 thousand. Of the total families, about 2 per cent. consisted of single-member, about 24 per cent. of two to three members, 32 per cent. of four to five members, 27 per cent. of six to seven members and the remaining about 15 per cent. consisted of more than 7 members. By family type, about 44 per cent. consisted of husband, wife and children. Others in order were those consisting of husband, wife, children and other members (33 per cent.); husband and wife (4 per cent.), unmarried earner and other members (about 3 per cent.), unmarried earner and husband or wife, i.e., single workers with dependants living elsewhere (about 2 per cent.) and families classified under 'rest' (about 14 per cent.).

The average size of the family was 5.20 persons. Of these, 1.22 were earners, 0.34 earning dependant and 3.64 non-earning dependants. Of the earners, 1.00 was a man and 0.22 woman. About 60 per cent. of the families had only one income recipient. On an average, a family had 3.64 dependants living with it and 0.14 dependant living elsewhere.

The average monthly income worked out to Rs. 108.48 per family and Rs. 20.87 per capita. The largest number of families (about 32 per cent. of the total) came within the income class of 'Rs. 90 to less than Rs. 120' and their average income per family was Rs. 102.07. Only 4 per cent. of the families had an income of Rs. 210 and above per month with an average of Rs. 262.98.

Of the average monthly income of Rs. 108.48 per family, income from paid employment accounted for Rs. 98.91 or about 91 per cent., income from self-employment for Rs. 3.14 or 3 per cent. and income from 'other sources' such as rent from land and house, pension, cash assistance, gifts, concession, etc., for Rs. 6.43 or about 6 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 170·63 per family, Rs. 32·84 per capita and Rs. 40·82 per adult consumption unit. Ignoring the lowest and the highest income classes, the average expenditure per capita and per adult consumption unit did not vary much from the overall average in the different income classes.

Of the total monthly expenditure of Rs. 170·68 per family, consumption expenditure accounted for Rs. 163·19, the rest being accounted for by non-consumption outgo like taxes, interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 85·22 or about 52 per cent. of the consumption expenditure.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Madurai revealed that there were deficiencies in respect of calories, Vitamin 'A', Vitamin 'C' and Calcium. Increased intake of mixed cereals, leafy vegetables and fruits will help to overcome these deficiencies.

14·2 *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects.

Among industrial workers at Madurai centre, about 43* per cent. of all members (aged 5 years and above) were illiterate and about 47* per cent. had received education upto or below primary standard. During the period of survey, about 21 per cent. of family members were receiving education. Among children (5 to 14 years of age) this percentage was about 63. The main reasons for children and adults not receiving education were reported to be financial difficulties and lack of interest.

Fever accounted for about 32 per cent. of the cases of sickness. Allopathic treatment was taken in about 60 per cent. of the cases.

About 59 per cent. of the sampled families were living in chawls/bustees. The accommodation occupied by them generally consisted of one living room. A separate kitchen was provided in about 41 per cent. of the cases but in a majority of the cases no separate bath room or store room was provided, in about 34 per cent. of the dwellings there was arrangement for tap water supply though outside the dwelling. In a majority

*Estimated figures.

of cases there was provision for latrines cleaned manually and in common use with others. Important places usually visited by the working class families for their essential needs and amenities, such as school, medical aid centre, shopping centres, cinema, post office and bus stop were in a majority of cases at a distance of less than one mile from their dwellings.

A majority of the employee-members of the sampled families were in permanent employment in factories. About 81 per cent. of the employee-members had a length of service of 5 years or more in the same establishment. About 64 per cent. of the employee-members were working in different shifts by rotation and the remaining (about 36 per cent.) in day shifts. All the employee-members were enjoying a daily rest-interval of more than half-an-hour. A majority (about 90 per cent.) of the employee-members were being paid monthly. About 14 per cent. of the employee-members reported that they had not enjoyed paid earned leave. About 87 per cent. of the employee-members were contributing to provident fund account either under the Employees' Provident Funds Act or under voluntary provident fund schemes introduced by the employers. About 96 per cent. of the employee-members were covered by Employees' State Insurance Scheme.

Savings formed about 55 per cent. and assets about 45 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked to about Rs. 592 and Rs. 475 respectively. Roughly, 16 per cent. of the families reported savings and assets of Rs. 1, 500 and above.

About 93 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mainly on family account.

APPENDIX I

List of Centres covered under Family Living Surveys among Industrial Workers during 1958-59.

A. Factory Centres

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye

27. Amritsar

28. Yamunanagar

29. Jaipur

30. Ajmer

31. Delhi

32. Srinagar

B. Mining Centres

33. Jharia

34. Kodarma

35. Noamundi

36. Balaghat

37. Gudur

38. Barbil

39. Raniganj

40. Kolar Gold Field

C. Plantation Centres

41. Labac

42. Rangapara

43. Mariani

44. Doom Dooma

45. Coonoor

46. Darjeeling

47. Jalpaiguri

48. Chikmagalur

49. Ammathi

50. Mundakkayam

APPENDIX II

Average monthly expenditure—itemwise—per family

Item	Single-member families		All—families	
	Number of re- porting families	Average expendi- ture per family of all families	Number of re- porting families	Average expendi- ture per family of all families
1	2	3	4	5
		(Rs.)		(Rs.)
(A) CONSUMPTION EXPENDITURE				
FOOD, BEVERAGES, ETC.				
<i>Cereals and products</i>				
Paddy	15	1.50
Rice	3 10.40	341	37.56
Wheat	15	0.13
Jowar	18	0.43
Bajra	20	0.39
Bajra atta	1	0.01
Ragi	33	0.70
Ragi atta	1	0.00
Gram	28	0.04
Other rice products	5	0.04
Maida	5	0.01
Suji, rawa	19	0.04
Cake, pastry	4	0.05
Biscuit	7	0.02
Other wheat products	1	0.01
Other cereals	1	0.00
Grinding and other charges	16	0.05
Sub-total—cereals and products	3 10.40	353	40.98

APPENDIX II—contd.

1					2	3	4	5
					(Rs.)		(Rs.)	
<i>Pulses and products</i>								
Arhar	..	..	..	..	3	0.67	351	2.31
Gram	..	..	..	..	3	0.47	274	0.70
Moong	..	..	..	..	..	..	66	0.15
Urd	..	..	..	..	3	0.83	340	1.45
Pea	..	..	..	..	..	..	155	0.26
Other pulses	..	..	..	..	3	0.33	203	0.47
Pulse products	..	..	..	..	..	..	6	0.01
Grinding charges	..	..	..	..	..	..	1	0.00
Sub-total—pulses and products	..				3	2.30	353	5.35
<i>Oil seeds, oils and fats</i>								
Coconut oil	..	..	..	..	..	..	25	0.19
Gingelly oil	..	..	..	..	3	0.82	306	1.97
Groundnut oil	..	..	..	..	1	0.10	127	0.53
Other vegetable oils	..	..	..	..	..	..	14	0.01
Vanaspati	..	..	..	..	..	..	4	0.01
Sub-total—oil seeds, oils and fats	..				3	0.92	353	2.71
<i>Meat, fish and eggs</i>								
Goat meat	..	..	..	..	1	0.59	155	1.90
Beef	..	..	..	..	..	..	1	0.01
Mutton	..	..	..	..	2	1.38	179	2.60
Poultry	..	..	..	..	..	..	3	0.03
Fresh fish	..	..	..	..	..	..	173	0.67
Dry fish	..	..	..	..	1	0.08	137	0.29
Preserved fish	..	..	..	..	..	..	1	0.00
Eggs—hen	..	..	..	..	2	0.29	77	0.34
Eggs—duck	..	..	..	..	1	0.10	11	0.02
Sub-total—meat, fish and eggs	..				3	2.44	337	5.86
<i>Milk and products</i>								
Milk—cow	..	..	..	..	4	2.47	294	4.68
Milk—buffalo	..	..	..	..	..	..	11	0.09
Curd	..	..	..	..	2	0.52	198	0.77
Lassi	..	..	..	..	..	..	15	0.01
Ghee—cow	..	..	..	..	1	0.41	43	0.23
Ghee—buffalo	..	..	..	..	..	..	17	0.09
Other milk and milk products	..	..	..	..	..	..	14	0.07
Sub-total—milk and products	..				4	3.40	325	5.92

APPENDIX II- *contd.*

1	2	3	4	5
		(Rs.)		(Rs.)
<i>Condiments and spices</i>				
Salt	3	0.04	363	0.12
Turmeric	3	0.03	352	0.11
Chilly—green	2	0.10	337	0.39
Chilly—dry	3	0.35	350	1.26
Tamarind	3	0.39	352	0.91
Onion	3	0.09	352	0.36
Garlic	3	0.11	344	0.26
Coriander	3	0.14	350	0.37
Ginger	1	0.01	173	0.08
Pepper	3	0.09	344	0.26
Methi	3	0.04	334	0.10
Mustard	3	0.09	349	0.19
Jira	3	0.28	349	0.79
Cloves .. .. .	..	..	1	0.00
Elaichi .. .. .	..	..	3	0.00
Mixed spices	2	0.06	225	0.14
Other spices and condiments	1	0.10	206	0.13
Sub-total—condiments and spices	3	1.92	353	5.47
<i>Vegetables and products</i>				
Potato	3	0.45	329	0.83
Muli, turnip, radish	2	0.11	143	0.10
Carrot, beet	1	0.06	61	0.08
Arun	2	0.05	250	0.27
Other root vegetables	2	0.08	191	0.21
Brinjal	3	0.52	352	1.54
Cabbage	2	0.23	170	0.26
Ladies finger	3	0.18	266	0.35
Tomato	3	0.43	342	0.89
Pumpkin .. .. .	..	..	103	0.09
Gourd .. .. .	..	..	47	0.04
Bean .. .. .	..	..	7	0.01
Pea .. .. .	..	..	11	0.02
Other non-leafy vegetables	3	0.19	295	0.53
Palak .. .. .	..	..	115	0.08
Amaranth, chauli	1	0.05	133	0.13
Methi .. .. .	..	..	1	0.00
Other leafy vegetables	1	0.10	59	0.03
Pickles and preservatives .. .. .	..	..	3	0.00
Other vegetable products .. .. .	..	..	22	0.07
Sub-total—vegetables and products	3	2.45	353	5.53

APPENDIX II—*contd.*

1				2	3	4	5
					(Rs.)		(Rs.)
<i>Fruits and products</i>							
Banana, plantain	..	..	..	4	0.36	259	0.94
Orange	..	..	..	1	0.31	105	0.53
Lemon	..	..	..	..	..	116	0.26
Mango	..	..	..	..	..	39	0.08
Coconut	..	..	..	3	1.03	346	1.37
Cashewnut	..	..	..	..	..	2	0.00
Dried fruits	..	..	..	..	..	2	0.00
Other fruits	..	..	..	..	..	6	0.01
Sub-total: fruits and products	..			6	1.70	351	3.19
<i>Sugar, honey, etc.</i>							
Sugar—crystal	..	..	..	2	0.46	241	0.79
Sugar—deshi	..	..	..	..	..	20	0.02
Gur	..	..	..	1	0.18	202	0.71
Honey	..	..	..	..	..	6	0.02
Others	..	..	..	3	0.68	141	0.68
Sub-total: sugar, honey, etc.	..			4	1.32	336	2.22
<i>Non-alcoholic beverages</i>							
Tea—leaf	..	..	..	1	0.10	24	0.07
Coffee—powder or seed	..	..	..	4	0.62	303	1.02
Sub-total—non-alcoholic beverages	..			4	0.72	310	1.09
<i>Prepared meals and refreshments</i>							
Meals	..	..	..	5	12.78	37	0.92
Snack—saltish	..	..	..	8	2.17	314	2.16
Snack—sweet	..	..	..	3	0.93	183	0.90
Hot drink—tea	..	..	..	5	0.88	263	1.25
Hot drink—coffee	..	..	..	7	1.64	279	1.63
Hot drink—others	..	..	..	1	0.32	5	0.03
Ice cream, fruit salad, etc.	..	..	..	..	..	1	0.01
Cold drink	..	..	..	..	..	1	0.00
Others	..	..	..	..	..	2	0.00
Sub-total—prepared meals and refreshments	..			8	18.72	353	6.90

APPENDIX II—*contd.*

1	2	3	4	5
	(Rs.)		(Rs.)	
<i>Pan, supari, etc.</i>				
Pan—leaf	5	0.54	304	0.73
Supari	5	0.54	304	0.76
Sub-total—pan, supari, etc. ..	5	1.08	304	1.49
<i>Tobacco and products</i>				
Bidi	1	0.35	123	0.64
Cigarette .. .. .	..	..	38	0.32
Cigar, cheroot .. .. .	..	..	39	0.07
Chewing tobacco	3	0.77	162	0.51
Hukka tobacco—prepared .. .. .	..	..	1	0.01
Snuff	1	0.09	85	0.32
Sub-total—tobacco and products ..	4	1.21	300	1.87
Total—food, beverages, etc.	8	48.58	360	88.58
(i) Food .. .. .	..	46.29	..	85.22
(ii) Tobacco, pan, supari and intoxicants ..	..	2.29	..	3.36
<i>Fuel and light</i>				
Fire wood, chips	3	1.23	353	5.84
Saw dust .. .. .	..	..	9	0.02
Kerosene oil—fuel	2	0.06	328	0.22
Kerosene oil—lighting	4	0.17	308	0.70
Electricity—lighting	2	0.12	70	0.28
Dung cake	2	0.42	312	1.01
Charcoal .. .. .	..	..	1	0.02
Electric bulbs .. .. .	..	..	3	0.02
Match box	4	0.06	350	0.24
Other oils used for lighting .. .. .	..	..	39	0.08
Others .. .. .	..	..	188	0.18
Total—fuel and light	6	2.06	357	8.61
<i>HOUSING</i>				
<i>Rent for housing, etc.</i>				
Rent for residential house	6	4.16	269	6.21
Rent for residential land .. .. .	..	..	11	0.07
House rent—owned/free	1	0.21	72	2.30
Sub-total—rent for housing, etc. ..	7	4.37	343	8.58

APPENDIX II—*contd.*

1	2	3	4	5
		(Rs.)		(Rs.)
<i>House repairs and up-keep</i>				
Repairs	12	0.47
White washing	21	0.08
Others	1	0.11
Sub-total—house repairs and up-keep	30	0.66
<i>Furniture, etc.</i>				
Bedstead, cot	2	0.01
Mat, mattress, durrie	1 0.09	23	0.22
Carpets	6	0.06
Stool	1	0.00
Table cloth	1	0.02
Others	1	0.02
Repair and maintenance	1	0.00
Sub-total—furniture, etc.	1 0.09	35	0.33
<i>Household appliances</i>				
Box, trunk	3	0.02
Utensil—earthenware	1 0.13	159	0.29
Utensil—iron	8	0.04
Utensil—stainless steel	3	0.02
Utensil—bell metal	2	0.09
Utensil—aluminium	1 0.24	29	0.24
Utensil—copper	2	0.03
Utensil—brass	1 1.17	17	0.85
Utensil—others	1	0.01
Glassware	14	0.02
Enamelware	2	0.00
Chinaware	3	0.01
Bucket	12	0.05
Broom	4 0.08	171	0.10
Lock	1 0.13	16	0.03
Rope, string	2 0.09	40	0.05
Cutlery	5	0.01
Oven	1 0.06	25	0.03
Lantern, lamp	12	0.03
Other household appliances	23	0.02
Repair and maintenance of household appliances	29	0.08
Sub-total—household appliances	6 1.90	318	2.02

APPENDIX II *contd.*

1	2	3	4	5
<i>Household services</i>		(Rs.)		(Rs.)
Domestic servant, ayah .. ..	..	..	5	0.07
Sw. eper .. ..	..	..	9	0.00
Sub-total—household services ..	..	..	14	0.07
Total—housing	7	6.36	348	11.66
CLOTHING, BEDDING, ETC.				
<i>Readymade clothing</i>				
Dhoti	3	3.93	101	1.85
Lungi .. ..	..	..	2	0.02
Trousers .. ..	..	..	3	0.05
Half-pants .. ..	..	..	3	0.02
Bush-shirt .. ..	..	..	2	0.02
Shirt, kamij, kurta .. ..	..	..	10	0.12
Ganji, banian	2	0.62	25	0.13
Sari .. ..	..	..	82	3.87
Blouse, choli .. ..	..	..	2	0.01
Petticoat .. ..	..	..	1	0.01
Frocks .. ..	..	..	5	0.04
Under-garments .. ..	..	..	2	0.01
Towel	2	0.67	50	0.29
Handkerchief	1	0.09	3	0.01
Other cloth .. ..	..	..	2	0.01
Sub-total: readymade clothing ..	3	5.31	154	6.46
<i>Non-readymade clothing</i>				
Dhoti .. ..	..	..	1	0.03
Trousers .. ..	..	..	11	0.15
Half-pants	1	0.84	18	0.26
Bush-shirt .. ..	..	..	3	0.04
Shirt, kamij, kurta	2	2.49	68	1.35
Coat, overcoat .. ..	..	..	5	0.05
Ganji, banian .. ..	..	..	3	0.01
Sari .. ..	..	..	2	0.07
Blouse, choli .. ..	..	..	61	0.85
Bodice, brassiere .. ..	..	..	6	0.03
Petticoat .. ..	..	..	9	0.17
Frocks .. ..	..	..	25	0.38
Undergarments	1	0.13	7	0.05
Shawl, wrapper, scarf .. ..	..	..	2	0.02
Long cloth .. ..	..	..	12	0.09
Mulmul .. ..	..	..	10	0.08
Poplin .. ..	..	..	26	0.46
Other shirting and coating	1	0.94	37	0.70
Other cloth .. ..	..	..	39	0.72
Other garments .. ..	..	..	13	0.25
Sub-total—non-readymade clothing ..	3	4.40	180	5.76

APPENDIX II—*contd.*

1	2	3	4	5
		(Rs.)		(Rs.)
<i>Headwear</i>				
Cap .. .. .	..	..	2	0.01
Others .. .. .	..	..	1	0.01
Sub-total—headwear .. .. .	..	..	3	0.02
<i>Bedding</i>				
Bed-sheet .. .. .	..	..	7	0.08
Pillow	1	0.09	5	0.03
Mosquito net .. .. .	..	..	1	0.05
Blanket, rug .. .. .	..	..	4	0.03
Pillow case .. .. .	..	..	3	0.02
Others .. .. .	..	..	16	0.09
Sub-total—bedding	1	0.09	33	0.30
<i>Footwear</i>				
Shoes .. .. .	..	..	5	0.06
Chappal	1	1.37	37	0.24
Boots .. .. .	..	..	1	0.02
Socks .. .. .	..	..	2	0.00
Sub-total—footwear	1	1.37	43	0.42
<i>Miscellaneous</i>				
Laundry	5	1.45	152	0.91
Washerman	2	0.13	255	1.65
Washing soap	3	0.13	274	0.50
Soapchip and powder .. .. .	..	..	1	0.01
Tailoring, mending, darning	3	1.26	162	1.14
Others .. .. .	..	..	1	0.00
Repair and maintenance of footwear .. .. .	..	..	4	0.00
Others .. .. .	..	..	1	0.00
Sub-total—miscellaneous	7	2.97	359	4.21
Total—clothing, bedding, etc.	7	14.14	359	17.17
MISCELLANEOUS				
<i>Medical care</i>				
Doctor's fee .. .. .	..	..	12	0.32
Medicine	1	0.40	105	2.63
X-Ray .. .. .	..	..	1	0.01
Employees' state insurance premium	7	2.12	342	2.56
Others .. .. .	..	..	3	0.01
Sub-total—medical care	7	2.52	349	5.53

APPENDIX II—*contd.*

1				2	3	4	5
					(Rs.)		(Rs.)
<i>Personal care</i>							
Hair oil, pomado, hair cream	..	..	..	8	0.72	358	1.18
Barber	..	..	..	6	0.97	347	1.48
Snow, face cream, wax, etc.	..	..	..	..	..	1	0.01
Toilet soap	..	..	..	7	0.50	324	0.69
Soap nut	..	..	..	8	0.34	353	0.51
Comb, hair brush	..	..	..	2	0.05	99	0.08
Mirror	..	..	..	..	..	12	0.03
Face powder	..	..	..	..	..	35	0.10
Tooth paste	..	..	..	..	..	2	0.01
Tooth powder	..	..	..	4	0.12	76	0.07
Tooth brush	..	..	..	..	..	2	0.01
Blade	..	..	..	1	0.06	81	0.07
Other shaving requisites	..	..	..	..	..	1	0.00
Others	..	..	..	6	0.84	334	1.73
Sub-total—Personal care	..	..	..	8	3.60	360	5.97
<i>Education and reading</i>							
School and college fees	..	..	..	..	..	24	0.31
Books—school	..	..	..	..	..	50	0.44
Books—general	..	..	..	..	..	1	0.03
Hostel or boarding charges	..	..	..	..	..	5	0.30
Stationery—all kinds	..	..	..	..	..	42	0.14
Private tuition	..	..	..	..	..	8	0.05
Newspaper	..	..	..	..	..	14	0.06
Periodical and journal	..	..	..	..	..	5	0.02
Library charges	..	..	..	..	..	13	0.04
Others	..	..	..	..	..	14	0.05
Sub-total—education and reading	..	..	..	..	..	126	1.44
<i>Recreation and amusement</i>							
Cinema	..	..	..	6	1.72	268	1.61
Toy	..	..	..	..	..	11	0.02
Pet animals and bird purchase, etc.	..	..	..	..	..	3	0.01
Exhibition, picnic, etc.	..	..	..	..	..	6	0.02
Sports goods	..	..	..	..	..	1	0.00
Club fees and other club expenses	..	..	..	..	..	2	0.00
Others	..	..	..	..	..	4	0.02
Repair and maintenance	..	..	..	..	..	1	0.01
Sub-total—recreation and amusement	..	..	..	6	1.72	272	1.69

APPENDIX II—*contd.*

					1	2	3	4	5
							(Rs.)		(Rs.)
<i>Transport and communication</i>									
Rail	..	..	..	..	2	0.51	61	1.12	
Bus	..	..	..	..	7	2.84	250	2.48	
Rickshaw	..	..	..	..	..	..	4	0.00	
Horse cab	..	..	..	..	..	..	9	0.04	
Bicycle hire	..	..	..	..	..	..	11	0.04	
Repair charges	..	..	..	..	..	..	5	0.10	
Other expenses of owned transport	..	..	..	..	..	..	5	0.06	
Postage (incl. telegram and money order)	..	..	..	..	1	0.06	108	0.11	
Sub-total—transport and communication					7	3.41	290	3.95	
<i>Subscription</i>									
Trade union	..	..	..	..	3	0.43	132	0.24	
Religious	..	..	..	..	3	1.23	84	0.48	
Gift and charity	..	..	..	..	3	1.00	99	13.75	
Ceremonials not elsewhere covered	..	..	..	..	..	..	19	3.80	
Fines and penalties	..	..	..	..	1	0.11	13	0.03	
Others	..	..	..	..	..	..	1	0.01	
Sub-total—subscription					6	2.77	244	18.31	
<i>Personal effects and other miscellaneous expenses</i>									
Ornaments (other than precious)—metal	..	..	..	..	..	..	1	0.02	
Ornaments (other than precious)—glass	..	..	..	..	1	0.22	25	0.08	
Ornaments (other than precious)—plastic	..	..	..	..	..	..	6	0.01	
Ornaments (other than precious)—others	..	..	..	..	..	..	6	0.01	
Fountain pen	..	..	..	..	..	..	5	0.03	
Umbrella	..	..	..	..	..	..	3	0.04	
Other personal effects	..	..	..	..	..	..	2	0.01	
Repair and maintenance	..	..	..	..	..	..	11	0.04	
Pocket expenses not elsewhere covered	..	..	..	..	..	..	2	0.04	
Sub-total—personal effects and other miscellaneous expenses					1	0.22	57	0.28	
Total—miscellaneous					..	14.24	..	37.17	
TOTAL—CONSUMPTION EXPENDITURE					..	85.38	..	163.19	
(B) NON-CONSUMPTION EXPENDITURE									
<i>Taxes</i>									
Income tax	..	..	..	..	..	..	1	0.01	
Municipal tax	..	..	..	..	2	0.25	41	0.22	
Others	..	..	..	..	..	..	21	0.13	
Sub-total—taxes					2	0.25	62	0.36	

APPENDIX II—*concl.*

1	2	3	4	5
		(Rs.)		(Rs.)
<i>Interest, litigation etc.</i>				
Interest paid on loan	4	4.29	231	1.89
Expenditure on litigation	2	7.21	29	1.23
Remittance to dependants	2	7.21	29	1.23
Sub-total—interest, litigation, etc. ..	5	11.50	240	7.13
<i>Savings and Investments</i>				
Ornaments—gold	1	0.34	61	1.93
Live-stock	1	0.58	133	12.05
Gold and silver ware	6	2.72	331	5.59
Other jewellery	1	0.02	1	0.02
Land and building	3	3.38	3	3.38
Life insurance premium	1	0.02	1	0.02
Provident fund contribution	6	2.72	331	5.59
Bank and postal savings	1	0.34	61	1.93
Share and securities	1	0.34	61	1.93
Others	1	0.34	61	1.93
Sub-total—savings and investments ..	6	3.06	335	12.10
<i>Debts repaid</i>				
Debts repaid	1	2.58	133	12.05
Sub-total—debts repaid	1	2.58	133	12.05
TOTAL—NON-CONSUMPTION EXPEN- DITURE .. ..	..	17.39	..	31.64
SUMMARY				
<i>(a) Consumption expenditure</i>				
Food .. ..	..	46.29	..	85.22
Tobacco, pan, supari and intoxicants ..	..	2.29	..	3.36
Fuel and light	6	2.06	357	8.61
Housing	7	6.36	348	11.66
Clothing, bedding, etc.	7	14.14	359	17.17
Miscellaneous .. ..	..	14.24	..	37.17
Total .. ..	..	85.38	..	163.19
<i>(b) Non-consumption expenditure</i>				
Taxes, interest and litigation .. ..	..	4.54	..	6.26
Remittances to dependants	2	7.21	29	1.23
Savings and investments	6	3.06	335	12.10
Debts repaid	1	2.58	133	12.05
Total .. ..	..	17.39	..	31.64

